

July '47

# Social Security Bulletin

July 1947

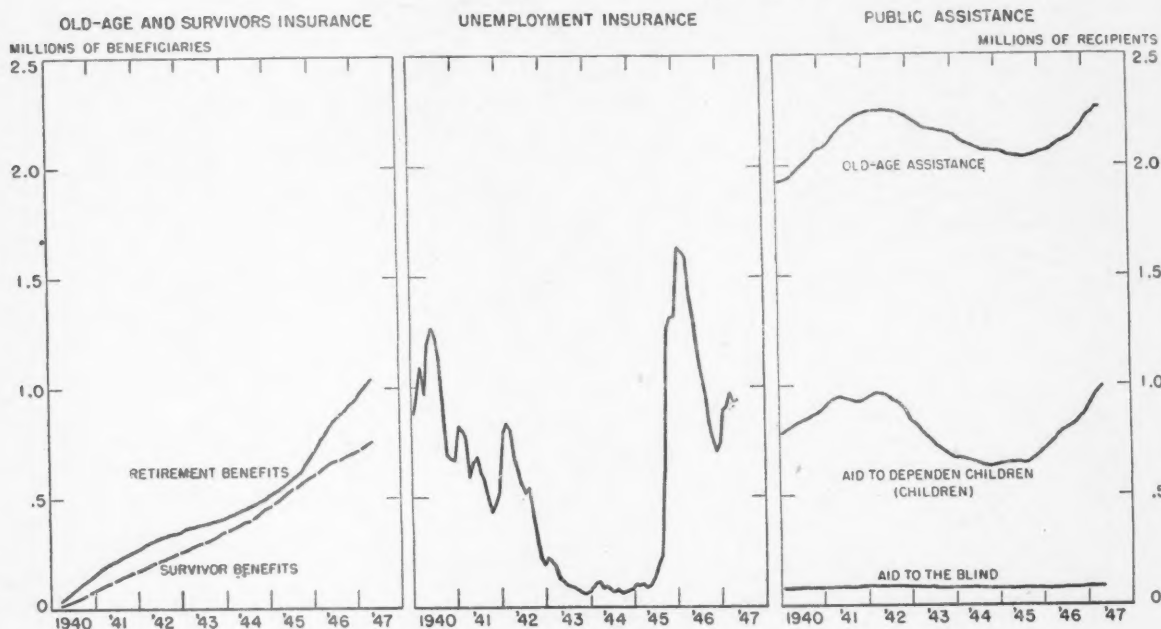
Vol. 10 No. 7

*UN's Economic and Social Council  
Initiates Broad Plans of Work  
Workers in Employment Covered by  
Old-Age and Survivors Insurance in 1944*

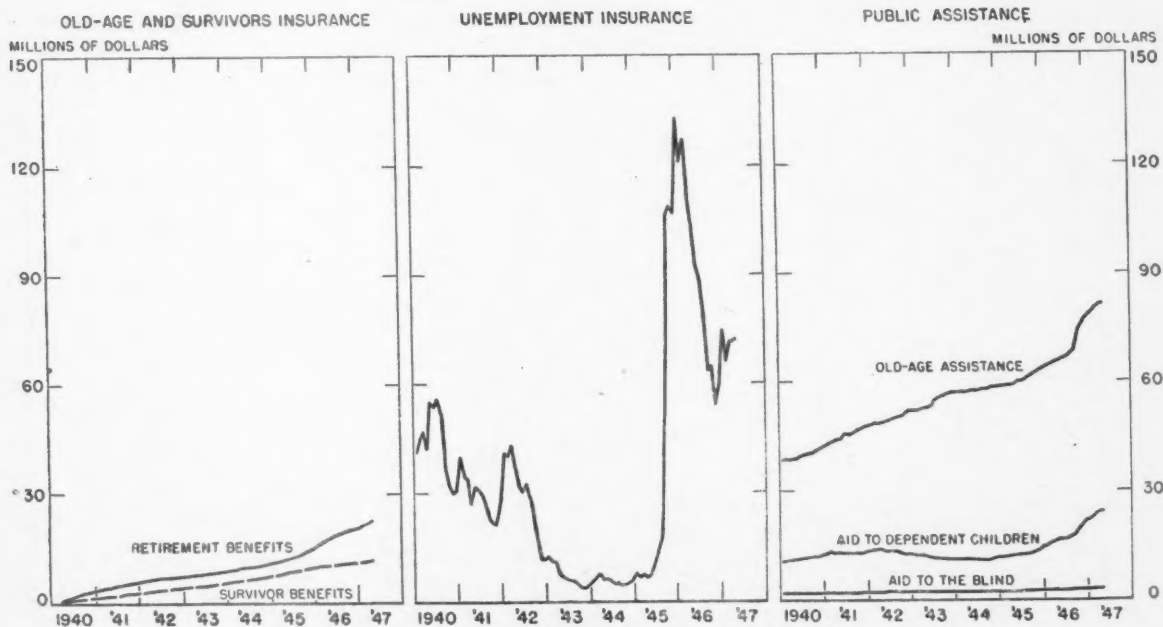
FEDERAL SECURITY AGENCY  
SOCIAL SECURITY ADMINISTRATION  
WASHINGTON, D. C.

# Social Security Operations\*

## INDIVIDUALS RECEIVING PAYMENTS



## SOCIAL SECURITY PAYMENTS



\*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.



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# Social Security Bulletin

Volume 10

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## Social Security in Review

### The Month of June

The month of June was marked by a rising tide of optimism in the business community: stock prices were inching up, each week brought new announcements of ambitious investment plans of big industrial corporations, and predictions of mass unemployment in the near future disappeared from the headlines and were replaced by forecasts of economic expansion. Such a spectacular change in the psychological climate usually reflects a change in business conditions and foreshadows forthcoming economic developments. In this particular case, however, the prevailing attitudes of businessmen and economic observers seemed to be lagging several months behind economic developments rather than reflecting or foreshadowing them.

Nothing happened in June to indicate an upturn in economic conditions or employment outlook. There was no appreciable progress in the adjustment of prices. The decline in the prices of basic commodities that had started in May gradually leveled off. The seasonal price cuts in certain markets were offset by the increase in other prices. The losses in production of textiles and clothing were offset by automobile production that held its ground on a level close to 100,000 cars per week. The loss of production in coal—caused by the safety holiday and vacation of miners—was offset by the low ebb in labor conflicts. The weekly production of iron and steel was fluctuating in a very narrow margin, slightly above the 1946 level; oil refineries and electric power plants were working on a level approximately 5 percent higher than in the preceding year.

By early summer, expansion of building construction had not vindicated the optimistic anticipations: instead of 1 million dwelling units as

had been expected at the beginning of this year, only 725,000 will be started during this building season; instead of the expected 950,000 units, only 765,000 will be completed. Even with this correction, however, building activity in 1947 will proceed on the same scale as in 1941, exceeding by a considerable margin the 1946 experience.

The general economic situation and employment outlook remained the same as in recent months. Despite partial set-backs, the industrial plant as a whole was working on a level of more than full employment. Shifts of the labor force and lay-offs of workers, however, were taking place at a

much higher rate than might be anticipated at the present level of production. This "fresh" unemployment explains the comparatively high numbers of claims for unemployment insurance during June.

Total initial and waiting-period claims filed in local offices (excluding those in New York) declined from the week ended May 24 to the last week in June. This development suggests that seasonal revival in the early part of the summer offset the lay-offs in single industries passing through a period of readjustment. The relative steadiness of the compensable-claims load, on the other hand, may be attributed to the rapid turn-over among claimants, most of whom appear to be returning to work after relatively short periods of unemployment.

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**Weekly number of claims (excluding those in New York) for unemployment insurance benefits, May 10-June 28, 1947**

Week ended—	Initial claims	Waiting-period claims	Compensable claims
May 10.....	155,273	87,051	825,325
May 17.....	165,899	90,804	833,719
May 24.....	153,697	90,899	840,940
May 31.....	134,769	87,523	825,589
June 7.....	145,222	83,177	831,704
June 14.....	145,998	83,731	856,577
June 21.....	141,470	80,216	836,390
June 28.....	139,849	75,527	828,087

The total numbers of claims reported in the second half of May and the first half of June were affected by the beginning of the new benefit year in New York. A clearer picture of the unemployment trends that prevailed in this period in covered industries is obtained if the data for New York are segregated from those for other States.

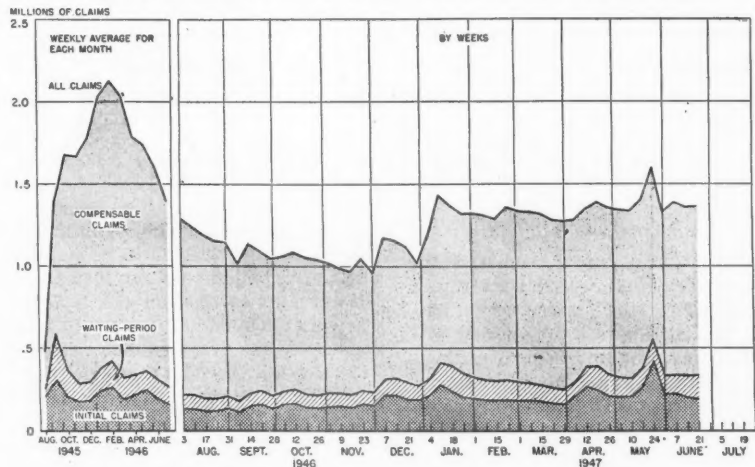
**Number of claims in New York**

Week ended—	Initial claims (excluding transitional claims)	Waiting-period claims	Compensable claims
May 10.....	49,598	27,843	190,600
May 17.....	49,874	22,365	193,459
May 24.....	57,724	28,359	198,064
May 31.....	55,952	26,907	172,464
June 7.....	76,255	28,934	220,235
June 14.....	50,842	49,133	168,780
June 21.....	45,157	64,216	158,991
June 28.....	49,554	56,727	199,046

**May in Review**

Initial claims for unemployment insurance in May were below the April levels in all but eight of the States for which data are available. Continued claims also declined for the country as a whole, mainly because the Memorial Day holiday meant that claims that would otherwise have been filed in May were shifted to the first week in June. Declines in continued claims in the Western States—the result of seasonal increases in employment—more than offset increases in the East, where claims loads were affected by the beginning of new benefit years in seven States and lay-offs as a result of overstocking of supplies, shortages of some materials, and consumer resistance to high prices. Unemployment during the week ended May 10, as measured by the ratio of continued

**Number of claimants for unemployment benefits, August 1945-June 21, 1947**



claims to covered employment, was the lowest for 5 months—3.9 percent. A total of \$72.3 million was paid in benefits during the month to an average weekly number of 937,000 beneficiaries.

IN MAY, for the first time in the history of the old-age and survivors insurance program, more than 2 million persons were actually receiving benefits at a monthly rate of \$34.5 million. Awards made during the month (53,000) were only 1,000 less than the number awarded in the peak month of May 1946 and exceeded the April 1947 total by 1,000. The rise from April to May was almost entirely the result of an increase in the number of primary benefits awarded. Fewer benefits of all other types except parents' were awarded than in April, though survivor benefits processed during May included benefits awarded to survivors of 626 deceased workers—more than double the number represented in April awards—who had credits under both the railroad and the old-age and survivors insurance systems.

THE MONTH-TO-MONTH increase since September 1945 in both payments and case loads under the three special types of public assistance was interrupted during May, when payments to recipients for old-age assistance declined slightly (less than 0.05 percent). At the same time the number of recipients under this program went up—

also very slightly. The upward trend in both payments and case loads continued in the other two special programs, however. The general assistance case load declined for the third successive month, and expenditures under this program dropped for the first time since June 1946. Total payments under all four programs in May were about \$122 million, \$140,000 more than in April.

**Appropriation for the Social Security Administration, 1947-48**

The Labor-Federal Security Appropriation Act, 1948, signed by President Truman on July 8, appropriated nearly \$750 million for the fiscal year ending June 30, 1948, for programs under the Social Security Administration. Of this total, \$704.6 million will go to the States under the grants-in-aid programs of the Social Security Act—\$625 million for the three special programs of public assistance, \$57.6 million for unemployment insurance administration, \$11 million for maternal and child health services, \$7.5 million for services to crippled children, and \$3.5 million for child welfare services. The balance of the appropriation—\$45.4 million—represents \$900,000 for reconversion unemployment benefits for seamen, \$3 million for the emergency maternity and infant care program, and \$41.5 million for salaries and other administrative expenses.

(Continued on page 44)

## UN's Economic and Social Council Initiates Broad Plans of Work

By Ellen S. Woodward\*

*During the past year the Bulletin has carried various articles on the work of commissions or organizations established by, or affiliated with, the Economic and Social Council of the United Nations. This is the first Bulletin article to deal with the Council's program as a whole; the primary emphasis, however, is naturally on that part of the Council's work most closely related to social security and the social field.*

THE ECONOMIC AND SOCIAL COUNCIL of the United Nations serves as "international machinery for the promotion of the economic and social advancement of all peoples."<sup>1</sup> It deals, in the words of the Honorable John G. Winant, the first Chairman of the Social Security Board and the first United States representative on the Council, "with the rights of man—and that wide area of human needs which is contained in the phrase 'freedom from want' . . . [It] is charged with the positive and constructive work of dealing directly with the basic needs of human beings—and so with the foundations of peace itself."<sup>2</sup>

The plan for the United Nations, developed at San Francisco in the spring of 1945, gave new emphasis to the importance of resolving economic and social problems. Under the Charter, therefore, the Economic and Social Council was made a principal organ of the United Nations, reporting to the General Assembly. It is composed of 18 nations, elected by the General Assembly as Members for terms of 3 years. Each Member Nation designates its own representative, and each nation, irrespective of size, has one vote.

\* Director, Office of Inter-Agency and International Relations, Federal Security Agency. Mrs. Woodward, who was a member of the Social Security Board from 1938 to 1946, served as adviser from the Federal Security Agency to the United States representative on the Economic and Social Council at its fourth session, February 28 to March 29.

<sup>1</sup> Charter of the United Nations, Preamble.

<sup>2</sup> "Pursuit of Happiness in the Economic and Social World," address before the American Association for the United Nations in New York City on May 16, 1946. (*The Department of State Bulletin*, June 9, 1946.)

In dealing with the great variety of problems falling within its scope, the Economic and Social Council (1) makes recommendations to the General Assembly, Member Governments, and the specialized agencies, (2) makes or initiates studies and reports, (3) prepares draft conventions for submission to the General Assembly, (4) calls international conferences, and (5) coordinates the activities of the specialized agencies. The Council has set up nine commissions to advise it in the different fields in which it has responsibility.<sup>3</sup> These are the Economic and Employment, the Social, the Fiscal, and the Statistical Commissions, and the Commissions on Transport and Communications, Population, Human Rights, the Status of Women, and Narcotic Drugs.

The Council holds at least three sessions a year. The first was held in London in January–February 1946. Since then all sessions have been held in the United States at United Nations headquarters; the second was held in the spring and the third in the autumn of 1946, and the fourth, and most recent, ran from February 28 to March 29, 1947.

The fourth session of the Council dealt with a tremendous range of technical subjects. For the first time the Council had before it reports from all its permanent commissions, except the Fiscal Commission. All eight commissions had held meetings shortly before the Council session, and in their reports they made recommendations for concrete work programs in

<sup>3</sup> In addition, two regional commissions, the Economic Commission for Europe and the Economic Commission for Asia and the Far East, were established by the Council at its fourth session (see below).

each of the substantive fields. Various working groups and committees, such as the working group on the Reconstruction of Devastated Areas and the Preparatory Committee of the International Conference on Trade and Employment, also submitted reports that served as bases for decisions on important questions. In addition, the agenda included questions concerning the implementation of various important resolutions of the General Assembly calling for consideration by the Council of a variety of subjects, including among others the crime of genocide, housing, relief needs after the termination of UNRRA, and expert advice to Member Governments. In contrast to earlier sessions, therefore, the fourth session was concerned less with organizational problems and structure and more with detailed plans for programs of work.

### Measures for Economic Recovery

The Council took significant steps at this session in both the economic and social fields. Of greatest importance, however, was its work on basic problems of economic recovery. A major step was the creation of two regional commissions, the Economic Commission for Europe and the Economic Commission for Asia and the Far East, to deal with concrete problems of reconstruction. The Economic Commission for Europe will take over the functions of several emergency postwar organizations outside the framework of the United Nations. Both commissions are to initiate and participate in "measures for facilitating concerted action for the economic reconstruction" of these areas, for raising the level of economic activity, and for maintaining and strengthening the economic relations of these areas, both among themselves and with other countries of the world. Leroy D. Stinebower, United States representative on the Council, described the establishment of the Economic Commission for Europe as "one of the most forward-looking steps towards international cooperation in these urgent problems of reconstruction that we can take."

In addition, extremely important action on fundamental economic

problems was initiated by the Council's approval of a program of work for the Economic and Employment Commission and its two subcommissions, one on Economic Development and the other on Employment and Economic Stability. This program is to include investigations and reports on the "most appropriate forms of international action for facilitating better utilization of world resources of manpower, materials, labor and capital in order to promote higher standards of living throughout the world, more particularly in undeveloped and underdeveloped areas," regular reports to the Council on world economic conditions and trends, with particular attention to any factors that would prevent the maintenance of full employment and economic stability, and an early report on "the most appropriate forms of international action to maintain world full employment and economic stability."

Other resolutions adopted by the Council on the basis of the recommendations of the Economic and Employment Commission concerned the functions of the International Trade Organization with respect to economic development, the establishment of an Interim Coordinating Committee for International Commodity Arrangements, and reports by the Secretary-General on balances of payments. In connection with the recommendations on economic development the Council adopted a resolution proposed by the representative of the USSR. This resolution held that the Economic and Employment Commission, in carrying out its functions in regard to "technical and other assistance to underdeveloped countries, should be guided by the principle that such assistance should not be used for the purpose of exploitation or of obtaining political and other advantages exclusively for countries rendering such assistance."

Other important matters in the economic field that the Council considered included plans for the International Conference on Trade and Employment, the report of the Commission on Transportation and Communications, and a proposal made by the United States for a conference on the conservation and utilization of resources.

### Action in the Social Field

The Council's major action in the social field was concerned chiefly with reports of the Social Commission, the Commission on Human Rights, the Commission on the Status of Women, the Population Commission, and the Commission on Narcotic Drugs. The recommendations of these commissions, approved by the Council, included the transfer to the United Nations of certain League of Nations activities, particularly those concerned with suppressing the traffic in women and children and in narcotic drugs, the making of special studies by the Secretariat, the provision of advisory services, and plans for conferences to be held on specific subjects under United Nations auspices.

#### Report of the Social Commission

The report of the Social Commission,<sup>4</sup> on which Arthur J. Altmeyer, Commissioner for Social Security, is the United States representative, received extended consideration in plenary sessions, in the Social Committee of the Whole, and in a special drafting committee.

*Assumption of League of Nations functions.*—The Council approved the Social Commission's recommendations for the transfer to the United Nations of League of Nations functions relating to the suppression of the traffic in women and children and of the circulation of obscene publications and the League's activities in the field of child welfare and social services. The Secretary-General was asked to review and bring up to date the 1937 draft convention prepared by the League on the exploitation of the prostitution of others and to submit it, with any amendments, to the Social Commission. The staff was also asked to report on the possibility of opening an Eastern office to take measures to suppress the traffic in women and children in the Far East and to inquire into the need for other regional offices as well, and also to report to the Social Commission on suitable measures for

an effective campaign against traffic in women and children and for the prevention and suppression of prostitution.

In approving the assumption of the functions formerly exercised by the League of Nations in the field of child welfare and social services, the Council authorized the Secretariat to carry on the research necessary to provide information and advice to governments and intergovernmental organizations on child welfare activities.

Another aspect of the League's work assumed by the United Nations has to do with assistance to indigent foreigners. The Secretariat is to collect information from governments on their present administrative practices in this field and to report whether any changes should be made in the model convention on this subject—approved by the Council of the League of Nations in 1938.

*Provision of advisory social welfare services.*—The Social Commission had given major consideration to the administration of the advisory social welfare services formerly rendered by UNRRA and assumed by the United Nations by resolution of the General Assembly adopted in December 1946. The allocation of these services to the governments requesting them was the subject of serious consideration by both the Commission and the Council. The Commission recommended that "while special consideration should be given to providing these services to countries which were victims of aggression, and particularly to those which are members of the United Nations and have been receiving UNRRA assistance up to now, the basic principle should be that of the need of each country for welfare services." The Council revised this recommendation to give greater weight to the principle of need. It directed the Secretariat, in considering applications for advisory social welfare services by countries formerly assisted by UNRRA, to make no distinction between countries other than their need for services.

*Long-term social welfare program.*—Social welfare services had received major consideration at the first session of the Social Commission because such services do not come within the scope of any specialized agency,

<sup>4</sup>For a description of the work done at the Social Commission's first session, see Dorothy Lally, "First Session of UN's Permanent Social Commission," *Social Security Bulletin*, February 1947, pp. 5-8.



while other social questions, such as health, education, and income maintenance, are at least partly covered by other existing intergovernmental organizations. After considering the Commission's report, the Council took the first steps toward developing a permanent social welfare program in the United Nations that would carry on functions similar to those provided for on an emergency basis in the transfer from UNRRA of advisory social welfare services.

The Social Commission in its proposals for a long-term program had recommended that the Secretariat should assume the League of Nations functions with respect to the training of social service personnel and that it should, in addition, assist governments in developing training programs and establish a permanent international exchange of students and instructors in schools of social work, similar to the fellowship program taken over from UNRRA. The Council decided that there should be further exploration of how these activities should be developed. It accordingly asked the Secretary-General to arrange, in cooperation with the appropriate specialized agencies, for a study of the problem and a report at the next session of the Social Commission and of the Council on methods of furnishing advice and information and providing experts for countries requesting assistance in organizing their social services, and methods of developing a long-term welfare training program of assistance to governments and of establishing international training fellowships. In addition the Council requested that a study be made of methods of social welfare administration in different countries, to be reported to the Council at its sixth, or a later, session.

The Council approved the action of the Social Commission in setting up a Temporary Social Welfare Committee to meet before the next Commission session. The plan for this committee had grown out of the Commission's consideration of the various aspects of a permanent social welfare program. The Council had asked the permanent Social Commission, when it was first set up, to take steps to create a subcommission for child welfare activities. In view of the subse-

quent establishment of the International Children's Emergency Fund, and the need for further consideration of the scope of welfare services as a whole, the Social Commission at its first session had decided to postpone the creation of the subcommission and to set up instead a temporary committee that would consider further the questions involved in the proposal for a child welfare subcommission, the criteria to be used in allocating advisory welfare services among governments requesting such services, and the question how these various types of services should be related to a general long-term program in the social field.<sup>5</sup>

*Prevention of crime and treatment of offenders.*—At its second session, in 1946, the Council had asked the Social Commission to consult with the International Penal and Penitentiary Commission, which has been active in the penal field since 1872, and to make recommendations for carrying on work for the prevention of crime and the treatment of offenders on a broad international basis, closely related to other action dealing with social problems. The Social Commission, however, decided that the resolution adopted by the General Assembly in December 1946, recommending disbarment of Franco Spain from membership in United Nations agencies, prevented it from carrying out this directive, because Spain has continued a member of the International Penal and Penitentiary Commission. The Council approved this decision but asked the Secretariat to report at a later time to the Social Commission on suggestions for international action on the prevention of crime and the treatment of offenders.

*Future program of the Secretariat.*—The Social Commission, believing it should concern itself at future sessions with other aspects of the social field that are partly within

<sup>5</sup> At the first session of the Temporary Social Welfare Committee, February 4-18, 1947, Mr. Altmeyer was elected chairman. At the second session, held in April, Katharine F. Lenroot, Chief of the U. S. Children's Bureau, served as Mr. Altmeyer's alternate during his absence in Geneva as Executive Secretary to the Preparatory Commission for the International Refugee Organization, and was elected acting chairman.

the scope of specialized agencies, had recommended that the Secretariat report on how far various social questions are being studied by the International Labor Organization and other specialized agencies. The Commission had also adopted a resolution calling for study by the Secretariat of standards of living in underdeveloped countries and areas and for suggestions as to ways in which the Secretariat and experts employed in other organizations can contribute to the solution of this problem. After some consideration of complex questions of working relationships and overlapping interests, the Council adopted a resolution asking the Secretary-General to make the requested report to the Social Commission and "to suggest appropriate measures to enable the Commission effectively to carry out the tasks entrusted to it, in particular the study of standards of living in underdeveloped countries and areas."

*Migration.*—In its report the Social Commission had recommended that an ad hoc technical committee be set up, with representatives from both the Social and the Population Commissions as well as from appropriate specialized agencies, especially the International Labor Organization, to "consider the documentation on migration to be submitted by the Secretariat." This proposal had been endorsed by the Population Commission. The Council, however, was opposed to establishing additional machinery and, as a substitute proposal, invited the two commissions to develop a practical plan to allocate functions, without duplication of work, among the various organizations concerned with migration. It also requested the Secretary-General to make preliminary studies to expedite the work of the Commissions in this field.

#### *Action After UNRRA Terminates*

The General Assembly in December 1946, after the decision had been made that UNRRA would not be continued, adopted three resolutions that dealt with problems arising from the termination of UNRRA. These resolutions were in addition to the one on the transfer of advisory social welfare services, referred to earlier.

*General relief.*—To determine relief needs after the liquidation of

UNRRA, the General Assembly established a special technical committee of 10 experts in the field of finance and foreign trade. The committee was directed to study the minimum imports necessary to supply the basic essentials of life, especially food and supplies for agricultural production, in countries that the committee believed might require help in preventing suffering or economic retrogression, and the means available to each country to finance these imports. On the basis of this information the committee was to estimate the amount of financial assistance required. On January 23, 1947, the committee issued its report, which indicated that a total of \$583 million would be needed for six European countries—Austria, Greece, Hungary, Italy, Poland, and Yugoslavia. The committee did not have sufficient information to determine the needs of three other countries—Albania, China, and Korea.

The Secretary-General communicated this report directly to Member Governments, urging them to assist in furnishing the needed relief. The United States, the largest single contributor for relief needs, had already announced that it would undertake a unilateral relief program, and President Truman had proposed to the Congress an appropriation of \$350 million for relief purposes. The Economic and Social Council, after a brief discussion of the methods of computation used by the special technical committee in preparing its estimates, merely took note of the report of the Secretary-General on activities in relation to post-UNRRA relief needs.

*Special relief for children.*—To meet the emergency needs of children after the withdrawal of UNRRA, the General Assembly had established the International Children's Emergency Fund in December 1946.<sup>6</sup> The Fund is to provide supplementary feeding to children, adolescents, and expectant and nursing mothers in countries that had been victims of aggression, including those that have been receiving UNRRA assistance.

The Executive Board of the International Children's Emergency Fund submitted to the Council a report on

<sup>6</sup> See Katharine F. Lenroot, "International Children's Emergency Fund," *Social Security Bulletin*, April 1947, pp. 7-10.

its proposed program to supply a supplementary midday meal of approximately 700 calories to 20 million children at a cost of \$20 a year for each child, or a total cost of about \$400 million a year. The Council approved the conclusions of the report and requested the Executive Board in its report to the Council at its next session to give as detailed a program of work as possible. It also transmitted to the Executive Board for its guidance the principles recommended by the Social Commission for the operation of the Fund. The Council designated Switzerland, which has done outstanding work in caring for child refugees, to be a member of the Executive Board of the Fund, though it is not a member of the United Nations.

*"One Day's Pay" plan.*—The most urgent question concerning the International Children's Emergency Fund was one of financing. The Fund is to be financed by voluntary contributions from governments, voluntary agencies, and individuals and by residual funds of UNRRA. The General Assembly had adopted a proposal first advanced by Aake Ording of Norway for a world collection in the form of "One Day's Pay" to meet relief needs. After extended consideration of this proposal the Council approved a plan for a special worldwide campaign for voluntary contributions from private sources to meet emergency relief needs of children. Any specific reference to the International Children's Emergency Fund was deleted, however, in final action on the resolution. All delegates but the United States representative supported this disassociation of the appeal and the Fund because it would make possible combining appeals on behalf of the Fund and of UNESCO and other agencies.

The campaign may take the form of "One Day's Pay" or some alternative form of collection, if better adapted to a particular country. Governments were urged to facilitate this voluntary effort, with the understanding that agreement will be reached by the Secretary-General and each country as to the disposal of the national collections and the purchase of supplies within the country for use elsewhere.

*Proceeds of sale of UNRRA sup-*

*plies.*—At the request of UNRRA, the Council authorized the United Nations to assume responsibilities in connection with the use of local currency proceeds realized from the sale of UNRRA supplies. According to the plan agreed on, the Secretary-General will receive reports from governments on the amounts of local currency available from the sale of UNRRA material and on the expenditures made from these funds on relief projects enumerated in UNRRA agreements.

### *Housing and Town Planning*

The General Assembly in December 1946 urged the Economic and Social Council, through its appropriate commissions, to study problems of housing, especially the organization of international exchanges of information concerning various aspects of town planning and housing. Agreement was reached between the Economic and Employment Commission and the Social Commission that the latter should "formulate the demand side of the problem," while the former would "consider other economic aspects of housing."

The Council asked the Social Commission to continue its study of housing, in collaboration with the Economic and Employment Commission and in close cooperation with appropriate intergovernmental organizations. In addition, it requested the Secretary-General to provide facilities in the Secretariat for the collection and dissemination of information on rural and urban housing and town planning. The General Assembly in its resolution had asked the Council to consider the desirability of holding an international conference of experts on housing. The Council referred this proposal to the Social Commission for recommendation, to be made in collaboration with the Economic and Employment Commission and submitted to the next session of the Council, as to what action, if any, should be taken.

### *Human Rights*

The framers of the United Nations Charter placed great emphasis on basic human rights, which had been widely denied under totalitarian governments. Under articles 55 and 56

of the Charter, the United Nations pledge themselves to take action to achieve "universal respect for, and observance of, human rights and fundamental freedoms for all without distinction as to race, sex, language, or religion." The phrase "human rights and fundamental freedoms for all without distinction as to race, sex, language, or religion" appears again and again in the Charter, and the setting up of the Commission on Human Rights was made mandatory under the Charter.

*International bill of rights.*—A major and early assignment to the Commission, recommended first by the Executive Committee of the Preparatory Commission of the United Nations in London, was the formulation of an international bill of human rights. The Commission at its first session early in 1947, under the leadership of Eleanor Roosevelt, United States representative, who was unanimously elected chairman, made tentative plans for drafting the bill. The officers—Mrs. Roosevelt, Chairman; Dr. P. C. Chang of China, Vice-Chairman; and Charles Malik of Lebanon, Rapporteur—were to constitute a subcommission to draft the bill.

This recommendation was unsatisfactory to the Council because of the limited representation on the drafting group, and the question of enlarging it was the subject of extended debate. The Social Committee of the Council recommended a drafting committee of eight members of the Commission on Human Rights. Mrs. Roosevelt, in a letter, indicated her approval of this procedure and her willingness to appoint an enlarged drafting committee. In accordance with this suggestion, the Council appointed a temporary subcommission consisting of the Commission representatives from Australia, Chile, China, France, Lebanon, the USSR, the United Kingdom, and the United States. This subcommission is to prepare a preliminary draft of an international bill of human rights for submission to the Commission on Human Rights at its next meeting. After consideration by the Commission the draft will be circulated to all Member Governments of the United Nations. In the light of their comments and suggestions, the Commission will un-

dertake revisions and submit the draft to the Economic and Social Council for recommendation to the General Assembly in 1948.

*Appointment of subcommissions.*—The Commission on Human Rights at its first meeting established two subcommissions, one on freedom of information and of the press and the other on prevention of discrimination and protection of minorities. The Council, at the request of the Commission, named the membership of these subcommissions, subject to the consent of the governments concerned. From the United States, Zechariah Chaffee of Harvard University was elected to the 12-man Subcommission on Freedom of Information and of the Press, and Jonathan Daniels, newspaper editor and former White House secretary, was elected to the Subcommission on Prevention of Discrimination and Protection of Minorities, which is also composed of 12 members.

*Freedom of Information Conference.*—The Economic and Social Council had been instructed by the General Assembly to call an International Conference on Freedom of Information in 1947 to formulate views "concerning the rights, obligations, and practices which should be included in the concept of freedom of information." The General Assembly Resolution stated: "Freedom of information is a fundamental human right and is the touchstone of all the freedoms to which the United Nations is consecrated." All delegations to the conference are to include persons actively connected with the press, radio, motion pictures, and other mediums for the dissemination of information. Certain specialized agencies, especially UNESCO, and nongovernmental organizations are to participate in the conference.

The Council requested the Subcommission on Freedom of Information and of the Press to prepare a draft agenda for the International Conference, which is to be held before the end of 1947.

*Genocide.*—The resolution of the General Assembly affirming that genocide is a crime under international law and calling for enactment of legislation by Member States for the prevention and punishment of this crime

was the subject of long and eloquent debate. The Assembly resolution defined genocide as "a denial of the right of existence of entire human groups, as homicide is the denial of the right to live of individual human beings." In carrying out a request of the Assembly for studies for a draft convention on genocide for consideration at the next session of the General Assembly, the Council instructed the Secretary-General to submit such a draft convention at its next session. The members of the Human Rights Commission and the Assembly's Committee on the Development and Codification of International Law are to be consulted in the preparation of the draft, and it is to be referred to Member Governments for comment.

#### *Status of Women*

The report of the Commission on the Status of Women proved to be the subject of considerable controversy, in part because it tended to overlap the work of other commissions and specialized agencies in substantive fields. The United Kingdom submitted a paper pointing out that the Commission did not limit its recommendations to problems peculiar to women by reason of their sex but also considered the political, social, and economic advancement of peoples as a whole, which should rather be dealt with by other commissions. The United Kingdom urged the necessity for avoiding duplication, since the activities of all the organs of the United Nations affect women, and cited such examples from the report as recommendations on complete adult suffrage, on economic rights, which come under the ILO, and on prostitution, which comes primarily within the scope of the Social Commission. The Russian representative opposed the view that the Commission should not consider problems dealt with by specialized agencies. Certain other members praised the report.

*Scope and program of work.*—The Social Committee of the Whole considered at some length how the Commission's functions could be defined more precisely and its program of work made more concrete. A recommendation of the Commission was approved to revise its terms of reference so that they read: "The func-

tions of the Commission shall be to prepare recommendations and reports to the Economic and Social Council on promoting women's rights in political, economic, civil, social, and educational fields. The Commission shall also make recommendations to the Council on urgent problems requiring immediate attention in the field of women's rights with the object of implementing the principle that men and women shall have equal rights and to develop proposals to give effect to such recommendations." Agreement was reached on a resolution on an immediate program of work, which reaffirmed that "it is the fundamental purpose of the Commission to develop proposals for promoting equal rights for women and eliminating discrimination on grounds of sex in the legal, political, economic, social, and educational fields." The Commission was requested to take as its immediate program of work at its next session "the examination of existing legal and customary disabilities of women" with respect to political, social, and (subject to consultation with the ILO) economic rights and educational opportunities, with a view to framing proposals for action.

*Participation in work on human rights.*—The Commission on the Status of Women had requested that it be given an opportunity to participate in the drafting of the international bill of human rights and in the work of the Subcommission on the Prevention of Discrimination and the Protection of Minorities. The Council therefore decided that the preliminary draft of the bill of rights should be circulated to members of this Commission at the same time it is sent to members of the Commission on Human Rights. In addition, the three officers of the Commission on the Status of Women are to attend the sessions of the Commission on Human Rights at which the draft of the international bill is considered. The Council also provided for the participation of a representative of the Commission on the Status of Women in the deliberations of the Subcommission on the Prevention of Discrimination and the Protection of Minorities when discriminations based on sex are discussed.

*Collection of information.*—A num-

ber of measures for a concrete, practical approach to problems of discrimination against women were decided on. There was special interest in advancing educational opportunities for women. The Council requested the Secretary-General to consult with UNESCO on developing a program of basic education without distinction as to sex, race, or creed, and to report to the next session of the Commission on the progress of this program. During the past year, in accordance with a resolution adopted by the Economic and Social Council at its second session, the Secretariat had prepared and sent to Member Governments the first part of a comprehensive questionnaire on the legal status and treatment of women. To provide the Commission with necessary information as a basis for work on the educational rights of women, the Council invited Member Governments to reply as early as possible to the section of the questionnaire devoted to education.

In addition, the Council invited governments to reply by July 1, 1947, to the questions on the franchise and eligibility to hold public office. They are to indicate any changes in law or practice affecting these matters that have been made since the adoption of the General Assembly Resolution of December 11, 1946, which called on Member Governments to grant to women the same political rights as are enjoyed by men. The Secretariat is to make a preliminary report by September 1, 1947, on the political rights of women, based on this information. The Secretariat was also directed to circulate part II of the questionnaire, which deals with women's status in relation to private law, including such subjects as their legal capacity, domicile, property, and marital status. It is also to prepare other questionnaires on economic rights, after consultation with the ILO.

The Secretary-General was asked to report to the Commission on work that has been done in informing women on the use of the franchise in countries where they have recently acquired the right to vote and also on methods by which the Secretariat might act as a clearing-house for information in this field.

*Relationship with other organiza-*

*tions.*—The Council recommended that UNESCO consider the desirability of paying special attention in its educational and social program to countries and regions where women do not have full political rights and that it consider steps to promote an effective program of basic education for women in such countries. The Council invited the Trusteeship Council to consider methods of promoting the political, economic, social, and educational rights of women in the trust territories.

The Commission on the Status of Women had recommended that relations be established with the Inter-American Commission of Women, as an intergovernmental regional organization working on similar problems, and that an observer from this organization attend Commission meetings. The United States sponsored a resolution implementing this plan, which was amended on the motion of the USSR representative to include arrangements for observers not only from the Inter-American Commission of Women but also from other intergovernmental organizations, such as the Anti-Fascist Women's Committee in 16 Soviet Republics, which is considered by some to be nongovernmental. In the end, reference to both organizations was deleted, and the resolution called for arrangements for observers from "regional intergovernmental organizations in the field of women's rights."

#### *Report of the Population Commission*

The Population Commission in its first session had made a number of recommendations concerning the collection of demographic data, which emphasized coordination in the collection of data and measures to increase comparability and improve accuracy.

The Council approved the following:

1. A request to the Secretariat to provide a means for collaboration with the various specialized agencies in supplying population statistics, estimates, and studies needed by the United Nations, and to report to the Population and Statistical Commissions on steps taken to this end.

2. Steps to conduct cooperatively population censuses of American nations and agricultural censuses of all

nations of the world; and in this connection a recommendation that all Member States that expect to take censuses in or around 1950 use comparable schedules, insofar as possible, and a request that the Secretary-General offer advice and assistance to all Member States wishing to take comparable population censuses and cooperate with the Food and Agriculture Organization and Member States participating in the proposed 1950 World Census of Agriculture. The Member States participating in these censuses and the Secretariat are to keep one another informed as to the development of these projects.

3. Publication of a Demographic Year Book, "containing regular series of basic demographic statistics," beginning in 1948, if practicable. The commissions concerned are to consider an outline of the contents of the Year Book at their next sessions.

4. Request that the Secretariat prepare for consideration of the Population Commission at its next session proposals for (a) effecting greater comparability of basic data and summary statistical measurements relating to fertility, mortality, population characteristics, migration (international and internal), and labor force; (b) improving the quality of such data; and (c) increasing their usefulness in relation to the needs of the United Nations and the specialized agencies.

5. A proposal to the Trusteeship Council for demographic studies of the trust territories, the data for which are to be collected through the questionnaires provided for under article 88 of the Charter. The Council requested the Secretariat, pending the collection of these data, to prepare reports based on existing data on the demographic characteristics of the populations of individual trust territories.

6. Request to the Secretary-General to draft a statement, for consideration of the Commission at its next session, on steps that might be taken to encourage studies by Member States "of the most favorable rate of population change from the economic and social points of view."

7. Preparation by the Secretary-General of a plan of study of demographic problems for countries whose

governments request assistance in the study of these problems, so as to provide information on "the interplay of the economic, social, and demographic factors which hinders the attainment of an adequate standard of living and the cultural development of the population in certain countries."

### *Report of Statistical Commission*

The Statistical Commission at its first session had established a Sub-commission on Statistical Sampling. It also had made recommendations, which were approved by the Council, for the transfer to the United Nations of the statistical functions of the League of Nations and for the coordination of the statistical activities of the United Nations, the specialized agencies, and nongovernmental organizations. On the basis of the Commission's report, the Council decided to convene a World Statistical Congress in Washington, D. C., in September 1947. It also approved the Commission's program for the development of an international standard industrial classification. Other actions taken by the Council on the basis of the Commission's report were requests that the Secretary-General arrange for the publication of a number of unpublished statistical documents prepared under the direction of the League of Nations Committee of Statistical Experts, and that the Secretariat "pursue as expeditiously as possible the work on statistics of national income and national expenditure" with a view to early publication of such data.

### *Control of Narcotic Drugs*

After considering the report of the Commission on Narcotic Drugs, the Council approved a number of recommendations made by the Commission to maintain and strengthen the machinery for international narcotics control. Forty-nine members of the United Nations have now signed the Protocol transferring to the United Nations the narcotics control functions previously exercised by the League of Nations. The Council invited all nations that are parties to conventions, agreements, and other instruments relating to narcotic drugs but are not members of the United Nations to become parties to the Proto-

col; Franco Spain was excepted from this invitation. Other resolutions dealt with reestablishing the control of narcotics in the countries directly affected by the war, improving control in other countries, limiting the production of raw materials, prohibiting opium smoking in all countries where the use of opium is still legal, and controlling narcotics in Germany and Japan. The Council urged the General Assembly to make adequate budgetary provision to ensure the efficient discharge of the duties of the United Nations in this field.

### **Expert Advice to Member Governments**

A step of great significance taken by the Economic and Social Council at its fourth session was the setting up of machinery in the United Nations for providing or arranging for the provision of expert advice to Member States in all fields. The Council had been asked by the General Assembly "to study the question of effective means for furnishing, in cooperation with the specialized agencies, expert advice" to Member Nations desiring it. Interest had been expressed particularly in advice on economic development. The Council instructed the Secretariat:

1. To assist Member Governments in obtaining data on expert personnel, research facilities, and other resources which the United Nations and the specialized agencies can make available on request.

2. To develop plans for the most efficient use of these personnel and resources.

3. To assist Member Governments to secure advice, on terms mutually agreed on by the Governments and the Secretariat, through the use of teams of experts, who would study specific problems and recommend solutions.

The General Assembly Resolution on the Transfer of UNRRA Advisory Social Welfare Services had already provided that the Secretariat in the Social Affairs Department should give expert advice in the field of social welfare.

. . . .

In the four weeks of the fourth session the Economic and Social Council

made a great number of decisions on a tremendously broad range of complex subjects. These decisions initiated specific plans for significant work on many diverse problems that in time will contribute to the greater well-being of the peoples of the world. Sir Ramaswami Mudaliar, President of the Council, in emphasizing the importance of the Council's work, said, "the resolution of economic and social problems is the most important and

vital task which would lead ultimately to the establishment of pacific conditions throughout the world."

The fourth session ended on an encouraging note of increased harmony among the members. Mr. Stinebower, United States representative, said at one of the final meetings, "It seems that there has been a wider area of agreement and more unanimity on fundamental points than we have ever enjoyed in this Council before."

## Workers in Employment Covered by Old-Age and Survivors Insurance in 1944

By Marie Correll\*

In 1944, the last full year of war, an estimated 46.3 million persons earned wage credits in employment covered by old-age and survivors insurance<sup>1</sup> (table 1). For the first time since the war started, the number of covered workers was smaller than in the preceding year, the decrease being 3 percent. The 28.1 million men in covered jobs at some time during 1944 represented slightly more than half the male population 14 years of age and over on January 1, 1944; the 18.2 million women were a third of all women aged 14 and over. Because of the large proportion of men in the armed forces, the number of men with wage credits in 1944 was 7 percent less than in 1943 and 12 percent less than the wartime peak of 31.8 million in 1942. The number of women in covered jobs, by contrast, increased steadily in the war years, reaching in 1944 a total that was 4 percent

above the 1943 level and 86 percent above that in 1940.

Among persons in covered employment in 1944, an estimated 78 percent of the men and 59 percent of the women—approximately 32.6 million workers in all—were either fully or currently insured<sup>2</sup> under the program on January 1, 1945. The other 13.7 million workers were uninsured on that date. The number of insured workers among persons with wage credits in 1944 was 20 percent larger at the beginning of 1945 than at the beginning of 1944—a gain, due to employment in 1944, of 12 percent for men and 37 percent for women.

The workers who were insured at the beginning of 1945 included persons who had acquired wage credits prior to but not in 1944 as well as persons in covered jobs in 1944. The latter, however, comprised 78 percent of all who were fully insured and 94

percent of all who were currently but not fully insured. Of all uninsured persons who had held covered jobs at some time during 1937-44, only 40 percent got wage credits in 1944.

The estimated \$63.4 billion in wage credits reported under the insurance program in 1944 represented approximately two-fifths of the national income and nearly four-fifths of the estimated total wages and salaries paid in nonagricultural and non-governmental employments. Total wage credits earned under the insurance program in 1944 were 3 percent larger than in 1943 and 93 percent larger than in 1940. Average wage credits per worker rose continuously from \$926 in 1940 to \$1,369 in 1944, chiefly because of increases in wage rates, lengthened hours of work, and overtime wage payments.

Of the total wage credits earned in 1944, it is estimated that 95 percent were received by workers insured at the beginning of 1945. In other words, the 29 percent of the workers in covered employment in 1944 who were uninsured earned only about 5 percent of the wage credits.

This article contrasts the employment and earnings characteristics of the insured and the uninsured workers who held covered jobs at some time during 1944<sup>3</sup> and indicates some of the factors that must be considered in appraising the operation of the insurance system with respect to currently employed persons.

\*The latest year for which detailed tabulations are available.

Table 1.—Workers with wage credits in 1944, by sex and age

(Estimated totals (in thousands) based on 1-percent and 3-percent sample data. Most percentages in tables and text are computed from sample data and hence may differ slightly from percentages derived from inflated totals, which are adjusted for employment and wages reported too late for inclusion in sample. Age represents age at birthday in 1944. Figures in italics represent data for less than 100 workers and may be unreliable because of the large probable sampling error)

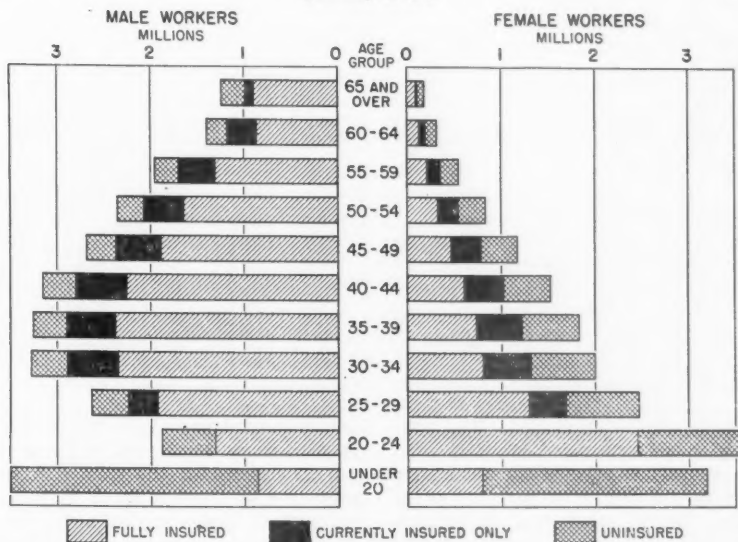
Age	Total	Male	Female
Total.....	46,206	28,072	18,224
Under 20.....	6,890	3,610	3,280
20-24.....	5,656	1,956	3,700
25-29.....	5,256	2,721	2,535
30-34.....	5,434	3,342	2,092
35-39.....	5,208	3,325	1,883
40-44.....	4,806	3,237	1,569
45-49.....	3,987	2,780	1,207
50-54.....	3,304	2,431	873
55-59.....	2,567	1,990	577
60-64.....	1,740	1,418	322
65 and over.....	1,448	1,262	186

\*Bureau of Old-Age and Survivors Insurance, Analysis Division.

<sup>1</sup>Employment covered under the act includes any services performed by a worker for an employer within the United States, including Alaska and Hawaii, or on or in connection with an American vessel, with certain exceptions. The major exclusions are self-employment, agricultural labor, domestic service in a private home, employment by the Federal Government or a State or local government, railroad employment, employment in certain types of nonprofit organizations, family employment, and casual employment not in the course of the employer's trade or business.

<sup>2</sup>To be fully insured a worker must have had at least 1 quarter of coverage for each 2 of the quarters elapsing after 1936, or after the quarter in which he attained age 21, whichever was later, and up to but excluding the quarter in which he attained age 65 or died, whichever occurred first. A quarter of coverage is a calendar quarter in which the worker has been paid not less than \$50 in taxable wages. At least 6—and no more than 40—quarters of coverage are required for fully insured status. To be currently insured on January 1, 1945, a worker must have been paid wages of not less than \$50 for services in each of not less than 6 of the immediately preceding 12 calendar quarters.

Chart 1.—Workers with wage credits in 1944, by sex, age, and insurance status as of January 1, 1945



large proportion of the men aged 20-29 were serving in the armed forces, fewer of the men with wage credits in 1944 were in the ages 20-24 and 25-29 than in ages under 20 or in any 5-year age group from 30 to 49. In each of the years from 1937 to 1942, by contrast, more of the men in covered employment were in the age group 20-24 than in any other, and the number decreased gradually in each succeeding age group. In 1944, only 4.7 million men aged 20-29 received wage credits, in comparison with 8.1 million in 1940. As a proportion of all men receiving wage credits, those aged 20-24 dropped from 16 percent in 1940 to 6.9 percent in 1944; for those aged 25-29 the corresponding decline was from 16 percent to 9.7 percent.

**Personal Characteristics of Covered Workers in 1944**

*Sex.*—Two-fifths of the workers in covered jobs in 1944 were women—a larger proportion than in any preceding year. During the war, as a result of the continued increase in the number of women with wage credits plus the decline after 1942 in the number of men in covered jobs, the proportion of covered workers who were women rose from 28 percent in 1940 to 31 percent in 1942 and 39 percent in 1944.

Women comprised 55 percent of the workers uninsured at the beginning of 1945, as against 31 percent of those fully insured and 42 percent of those only currently insured. The proportion of workers with wage credits in 1944 who were uninsured at the beginning of 1945 was nearly twice as large for women (41 percent) as for men (22 percent).

*Age.*—The age distribution of the men receiving wage credits in 1944 (chart 1), had changed considerably from that in earlier years. Because a

As older men and boys replaced men of draft age, the proportion of all men in covered jobs who were in ages under 20 increased from 7.1 percent in 1940 to 13 percent in 1944, while the proportion aged 35 and over rose from 47 percent to 59 percent. On the average, the men in covered jobs were older in 1944 than in 1940, the median age having risen from 34.0 to 38.6 years. The 1.3 million men aged 65 and over receiving wage credits in 1944 were nearly twice the number in 1940 and 8.8 percent more than in 1943. The wartime demand for marginal workers had given many men who were past retirement age and had withdrawn from the labor force the

Table 2.—Percentage distribution of workers with wage credits in 1944, by age, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Age	Total					Male				Female					
	Total	Insured			Un-insured	Total	Insured			Un-insured	Total	Insured			Un-insured
		Total	Fully insured	Currently insured only			Total	Fully insured	Currently insured only			Total	Fully insured	Currently insured only	
Number (in thousands).....	46,296	32,637	26,066	6,541	13,659	28,072	21,863	18,070	3,793	6,209	18,224	10,774	8,026	2,748	7,450
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 20.....	14.9	5.2	6.5	.....	38.4	12.8	4.0	4.9	.....	44.3	18.1	7.6	10.1	.....	33.5
20-24.....	12.2	11.9	14.8	.2	13.0	6.9	6.2	7.4	.1	9.5	20.3	23.4	31.2	.3	15.9
25-29.....	11.2	12.3	12.6	11.4	9.0	9.7	10.5	10.9	8.7	6.7	14.0	16.1	16.4	15.1	10.9
30-34.....	11.7	13.2	12.3	16.8	8.1	12.0	13.6	13.3	14.9	6.4	11.3	12.6	10.2	19.6	9.5
35-39.....	11.3	13.0	12.2	16.1	7.3	11.9	13.6	13.4	14.4	8.9	10.3	11.7	9.3	18.6	8.4
40-44.....	10.4	12.0	11.2	15.5	6.5	11.6	13.1	12.8	14.9	5.8	8.7	9.8	7.6	16.4	7.0
45-49.....	8.6	9.9	9.2	12.9	5.3	9.8	11.1	10.7	13.3	5.2	6.7	7.5	5.9	12.2	5.4
50-54.....	7.1	8.2	7.7	10.5	4.3	8.6	9.7	9.3	11.8	4.6	4.7	5.2	4.1	8.7	4.0
55-59.....	5.6	6.4	5.9	8.5	3.5	7.1	8.0	7.4	10.8	4.1	3.1	3.3	2.6	5.4	2.9
60-64.....	3.8	4.3	3.9	6.1	2.5	5.1	5.5	4.9	8.5	3.5	1.8	1.9	1.5	2.8	1.6
65 and over.....	3.1	3.5	3.8	1.9	2.3	4.5	4.6	6.0	2.8	4.0	1.0	1.1	1.2	.8	1.0

Table 3.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and age group

(See headnote, table 1)

Age	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	56.7	14.2	29.2	100.0	64.6	13.6	21.8	100.0	44.4	15.0	40.5
Under 20.....	100.0	24.8	.....	75.2	100.0	24.7	.....	75.3	100.0	24.9	.....	75.1
20-24.....	100.0	68.7	.2	31.1	100.0	69.8	.2	30.0	100.0	68.2	.2	31.6
25-29.....	100.0	62.8	14.2	23.0	100.0	72.8	12.2	15.0	100.0	52.2	16.3	31.5
30-34.....	100.0	59.6	20.3	20.1	100.0	71.6	16.8	11.6	100.0	40.0	26.0	34.0
35-39.....	100.0	61.1	20.2	18.7	100.0	72.9	16.3	10.8	100.0	40.0	27.1	32.9
40-44.....	100.0	60.8	21.1	18.1	100.0	71.5	17.5	11.0	100.0	38.8	28.5	32.7
45-49.....	100.0	60.7	21.2	18.1	100.0	70.1	18.4	11.5	100.0	39.4	27.5	33.1
50-54.....	100.0	61.4	21.0	17.6	100.0	69.7	18.6	11.7	100.0	38.1	27.8	34.1
55-59.....	100.0	60.3	21.6	18.1	100.0	67.0	20.4	12.6	100.0	36.7	26.0	37.3
60-64.....	100.0	57.9	22.8	19.3	100.0	62.3	22.5	15.2	100.0	38.4	24.1	37.5
65 and over.....	100.0	69.5	8.7	21.8	100.0	72.3	8.3	19.4	100.0	50.7	11.6	37.7

opportunity to qualify for old-age benefits.

Compared with men, the women in covered jobs in 1944, as in previous years, were relatively young. Only about a third of the women as against nearly three-fifths of the men were 35 years of age and over. Like the men, however, both in 1943 and in 1944 relatively more of the women than in prewar years were under age 20 or in ages 35 and over, while relatively fewer were in the 20-34 age group. This change in the age distribution of women workers is explained by the wartime employment of young girls under 20 and of married women aged 35 and over, many of whom had not been in the labor force before the war. At ages 65 and over, the 186,000 women with wage credits in 1944 represented an increase of 24 percent over the 1943 figure and of 166 percent over the number in 1940. The median age of women in covered jobs was only slightly higher in 1944 than 1940, however, having risen from 28.8 to 29.2 years.

As might be expected because of their recent entrance into covered employment, young people under 20 years of age comprised a much larger proportion of the 1944 workers who were uninsured on January 1, 1945 (38 percent) than of all workers (15 percent) or of insured workers (5.2 percent) (table 2). Young adults aged 20-24 also made up a substantial proportion (13 percent) of the uninsured workers. Among men with wage credits in 1944, workers under 25 years of age formed only 10 percent of the insured but 54

percent of the uninsured. The proportion of uninsured workers who were under 25 years of age was nearly as large for women (49 percent) as for men. On the other hand, 31 percent of the insured women, as against only 10 percent of the insured men, were under age 25.

The proportion of insured workers who were in the older age groups was markedly larger for men than for women. Whereas workers at ages 65 and over comprised 4.6 percent of the insured men they were only 1.1 percent of the insured women.

These significant differences in the age composition of insured men and women reflect, in part, the fact that in all the age groups over 25 substantially larger proportions of women than men were uninsured (table 3). Among men with wage credits in 1944, the proportion uninsured fell as low as 11 percent for those aged 35-44 and rose no higher than 19 percent for those 65 and over; among women workers, on the other hand, the smallest proportion uninsured in any age group was 32 percent at ages 25-29 and the proportion was as high as 38 percent at ages 60 and over. The relatively large influx of women into covered jobs for the first time in 1943 and 1944, as well as the greater amount of irregular employment among women, accounts for the relatively large percentage of women uninsured in these ages as compared with men.

Among young workers under 25 years of age, by contrast, the difference between the sexes in the propor-

tion uninsured was small. In the 20-24-year group, 30 percent of the men and 32 percent of the women were uninsured at the beginning of 1945; among both boys and girls under age 20, 75 percent were uninsured. Many of the uninsured, particularly among these younger workers, undoubtedly will gain insured status by continuing to work in covered jobs.

#### Workers Entitled to Benefits

Of the workers aged 65 and over in covered jobs in 1944, slightly more than a million were permanently fully insured at the beginning of 1945. Nine percent of them became entitled to primary insurance benefits in 1944; another 11 percent had become entitled before 1944. Thus a total of 20 percent of the fully insured workers aged 65 and over who worked in covered employment in 1944 were entitled to monthly benefits before January 1, 1945. Some of them had never drawn benefits; they had become entitled to them only to "freeze" their benefit amount.<sup>5</sup> Others had withdrawn from covered employment and

<sup>4</sup> As shown by benefits awarded before October 1, 1945.

<sup>5</sup> Formerly workers aged 65 and over who intended to continue in covered employment sometimes filed applications for benefits merely to make sure that their benefit amounts would not be decreased by reduced earnings. The provision in the 1946 amendments making it possible, beginning in August 1946, to compute the benefit amount as of the time that would yield the highest monthly benefit does away with any advantage that would have been obtained from "freezing" the benefit amount.



received benefits, but when they returned to covered jobs their benefits had been suspended. Many became entitled when they withdrew from covered jobs in 1944.

Some workers who had never been entitled to primary benefits were insured at the time of their death in 1944, and their survivors received benefits. This group comprised 1.5 percent of the insured workers aged 65 and over and 0.4 percent of the insured under 65 years of age.

#### Pattern and Duration of Covered Employment

*Year of entrance.*—Nearly 4.6 million persons got their first wage credits in covered jobs in 1944. The 1.9 million men who were new entrants were only about two-thirds the number in 1940 and about half the number in the peak year, 1942. Among women, the nearly 2.6 million new entrants represented a 69-percent increase over the number in 1940 but, as in the case of men, a marked decrease from the peak of nearly 4.4 million in 1943.

The new workers comprised 10 percent of all 1944 workers—7.1 percent of the men and 15 percent of the women (table 4). Nearly half the women with wage credits in 1944, in contrast to only a fourth of the men, had entered covered jobs after 1941—an important factor in causing the relatively large proportion of uninsured workers among women.

All workers entering covered employment for the first time in 1944 were, of course, uninsured at the beginning of 1945 because they could not have earned the minimum of 6 quarters of coverage required for in-

sured status. In addition, 69 percent of those who entered covered jobs in 1943 and then worked in 1944 were still uninsured at the beginning of 1945. The proportion uninsured decreased for the earlier year-of-entry groups, falling from 32 percent of the workers in covered jobs in 1944 who had entered in 1942 to only 6.1 percent of those who got their first wage credits in 1937.

There was a marked difference between the fully insured, the currently insured only, and the uninsured with respect to the year they first entered covered jobs. Of the fully insured workers with wage credits in 1944, slightly more than two-thirds had entered in 1937, the first year of the program; among the uninsured, on the other hand, nearly two-thirds had entered in 1943 or 1944, the 2 most recent years. The majority of workers who were only currently insured had also entered covered jobs in recent years, although a significant proportion of them had received their first wage credits in the early years of the insurance program. Most of these persons had withdrawn from covered jobs in the prewar years and reentered in the war period.

*Pattern of years in covered employment.*—Among workers in covered employment in 1944, persons who had worked in each of the 8 years 1937-44 comprised 59 percent of those fully insured at the beginning of 1945 but only 2.6 percent of those currently but not fully insured and less than 1 percent of those uninsured (table 5). In contrast to the fully insured, the great majority of the workers who were only currently insured or uninsured had

entered covered jobs after 1937 and received wage credits in every year following their entry; workers in this group of patterns may be called "entrants." They accounted for only 28 percent of the fully insured workers in comparison with 69 percent of those only currently insured and 78 percent of the uninsured.

Workers with wage credits in each year since the beginning of the program, as well as those who started earning wage credits after 1937 but were likewise employed in consecutive years, accounted for 83 percent of the workers with wage credits in 1944; the remaining 17 percent had held covered jobs in nonconsecutive years. These intermittent workers included persons with a great variety of combinations of years in and out of covered employment before 1944; many of them had reentered covered jobs after 1941. All these intermittent patterns combined accounted for only 13 percent of the fully insured, 29 percent of the only currently insured, and 21 percent of the uninsured. In this group of patterns the fully insured workers were mainly persons with wage credits in 6 or 7 years, the majority of those only currently insured had held covered jobs in 4 or 5 years, while approximately half the uninsured had wage credits in only 2 or 3 years.

Men and women workers with wage credits in 1944 show marked differences in their patterns of years in covered employment. Persons who had covered employment in every year from 1937 to 1944 comprised 44 percent of the men but only 19 percent of the women. On the other hand,

Table 4.—Percentage distribution of workers with wage credits in 1944, by year of entry into covered employment, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Year of entry	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1937.....	44.9	69.4	20.1	9.3	55.9	77.8	23.7	10.9	28.0	50.6	15.2	8.0
1938.....	4.0	4.4	5.6	2.6	4.0	3.9	6.4	3.0	4.1	5.5	4.6	2.3
1939.....	4.7	5.3	6.1	2.7	4.6	4.6	7.0	3.2	4.7	6.9	4.8	2.4
1940.....	4.9	5.2	7.6	3.0	4.6	4.1	8.7	3.5	5.4	7.6	6.2	2.7
1941.....	7.6	5.8	18.6	5.7	6.7	3.8	20.8	6.8	8.9	10.4	15.6	4.7
1942.....	11.4	6.8	27.6	12.3	8.7	3.9	24.0	13.1	15.5	13.2	32.5	11.7
1943.....	12.3	3.1	14.3	29.1	8.3	1.9	9.4	26.8	18.3	5.8	21.0	31.9
1944.....	10.3			35.2	7.1			32.6	15.1			37.3

Table 5.—Percentage distribution of workers with wage credits in 1944, by pattern of years in covered employment, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Years in covered employment	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Continuous patterns:												
8-year:												
1937, '38, '39, '40, '41, '42, '43, '44.....	34.1	59.2	2.6	.9	43.8	66.9	2.8	1.0	19.2	41.7	2.4	.7
Other continuous patterns.....	48.4	28.0	68.5	78.3	37.9	20.1	63.7	74.8	64.5	45.7	75.3	81.1
1938, '39, '40, '41, '42, '43, '44.....	2.2	3.4	1.3	.3	2.2	3.0	1.4	.3	2.2	4.2	1.1	.3
1939, '40, '41, '42, '43, '44.....	3.0	4.5	2.4	.5	3.0	4.0	2.7	.5	3.0	5.7	2.0	.4
1940, '41, '42, '43, '44.....	3.7	4.8	5.6	.8	3.6	3.8	6.5	.9	4.0	6.8	4.3	.7
1941, '42, '43, '44.....	6.4	5.5	17.5	2.6	5.6	3.6	19.7	3.1	7.5	10.0	14.5	2.2
1942, '43, '44.....	10.6	6.8	27.5	9.8	8.1	3.9	23.9	10.4	14.5	13.1	32.4	9.4
1943, '44.....	12.3	3.1	14.3	29.1	8.3	1.9	9.4	26.9	18.3	5.8	21.0	31.0
1944.....	10.3			35.2	7.1			32.6	15.1			37.3
Intermittent patterns (by number of years employed).....	17.5	12.9	28.9	20.9	18.2	13.0	33.5	24.2	16.3	12.6	22.4	18.1
7.....	4.5	6.5	3.2	1.2	5.4	7.0	3.8	1.5	3.1	5.4	2.2	.9
6.....	3.3	3.4	5.8	2.1	3.8	3.5	7.2	2.6	2.7	3.2	4.0	1.6
5.....	3.2	1.8	9.0	3.1	3.4	1.6	10.9	3.7	2.9	2.2	6.4	2.5
4.....	2.7	.8	7.8	4.1	2.6	.6	8.7	4.7	3.0	1.2	6.6	3.5
3.....	2.2	.4	2.9	5.5	1.9	.3	2.8	6.2	2.7	.6	3.1	4.9
2.....	1.5	( <sup>1</sup> )	.1	5.0	1.2	( <sup>1</sup> )	.1	6.5	1.9	.1	.1	4.6

<sup>1</sup> Less than 0.05 percent.

chiefly because of the unusually large increase in the number of women employed after the beginning of the war, 65 percent of the women, in contrast to only 38 percent of the men, had entered covered employment after 1937 and received wage credits in each year from their year of entry. About the same proportion of the men (18 percent) as of the women (16 percent) had been employed in nonconsecutive years. The men in this group, however, tended to have reentered covered employment sooner than the women and to have held covered jobs in more years.

*Number of years in covered employment.*—Because of their recent en-

trance into covered jobs or because of employment in nonconsecutive years, many workers with wage credits in 1944 had been in covered jobs for only a brief period. Slightly more than half the women and a fourth of the men had wage credits in only 1, 2, or 3 years (table 6). Only about half the men and a fourth of the women had wage credits in as many as 7 or 8 years.

Obviously, the number of years in which wage credits were received is far from a precise measure of the duration of covered employment; persons with wage credits in a year may have held covered jobs the entire calendar year or for as little as a day.

Nevertheless, data on the number of years with wage credits give some indication of the importance of the duration of employment in the acquisition of insured status.

The three insurance-status groups differed markedly in the number of years in which they had worked in covered jobs. Among workers in covered employment in 1944, nearly 7 of every 10 who were fully insured had received wage credits in 7 or 8 years; nearly 7 of 10 who were currently but not fully insured had wage credits in just 2, 3, or 4 years; and 7 of 10 uninsured workers had wage credits in only 1 or 2 years. Slightly less than a tenth of the uninsured workers had

Table 6.—Percentage distribution of workers with wage credits in 1944, by number of years in covered employment, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Number of years	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
8.....	34.1	59.2	2.6	.9	43.8	66.9	2.8	1.0	19.2	41.7	2.4	.7
7.....	6.7	9.9	4.4	1.5	7.6	10.0	5.2	1.8	5.3	9.6	3.3	1.2
6.....	6.4	7.9	8.2	2.5	6.8	7.4	9.9	3.1	5.7	8.9	6.0	2.0
5.....	6.9	6.6	14.6	3.9	6.9	5.5	17.4	4.7	6.9	9.0	10.6	3.2
4.....	9.1	6.3	25.4	6.7	8.2	4.1	28.5	7.8	10.4	11.1	21.1	5.7
3.....	12.8	7.1	30.4	15.4	10.0	4.2	26.7	16.6	17.3	13.8	35.5	14.3
2.....	13.7	3.1	14.4	34.1	9.6	1.9	9.6	32.3	20.2	5.9	21.1	35.6
1.....	10.3			35.2	7.1			32.6	15.1			37.3

Table 7.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and number of quarters in covered employment in 1944

[See headnote, table 1]

Number of quarters	Total				Male				Female						
	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured
Total.....	46,296	100.0	50.7	14.2	29.2	28,072	100.0	64.6	13.6	21.8	18,224	100.0	44.4	15.0	40.5
1.....	6,476	100.0	22.4	5.1	72.6	3,453	100.0	28.9	6.3	64.8	3,023	100.0	15.0	3.6	81.4
2.....	5,858	100.0	26.5	8.7	64.8	2,983	100.0	32.6	10.6	56.8	2,875	100.0	20.2	6.9	73.0
3.....	5,483	100.0	40.3	15.1	44.6	2,875	100.0	46.7	16.0	37.3	2,608	100.0	33.1	14.1	52.8
4.....	28,479	100.0	74.9	17.3	7.9	18,761	100.0	70.9	15.0	5.1	9,718	100.0	65.1	21.6	13.3

wage credits in 5 or more years. Seasonal, casual, or incidental employment within these years probably was characteristic of most of these workers who were uninsured even though they had received wage credits in more than half the years since the beginning of the program.

The fully insured workers with wage credits in fewer than 4 years were chiefly persons in the older or younger ages who needed comparatively few quarters of coverage to be fully insured;\* they also included deceased workers at other ages, fully insured at the time of their death, on whose wage records survivor benefits were awarded. The proportion of fully insured persons who had wage credits in only 2, 3, or 4 years was 31 percent for women as against only 10 percent for men, because relatively more women than men under age 29 had entered covered jobs in the war years.

As the number of years in covered employment increases, the proportion of workers who are uninsured decreases. All workers with wage credits in just the 1 year 1944 were of course uninsured; the great majority (72 percent) of those with wage credits in only 2 years also were uninsured. Uninsured persons, however, comprised only 35 percent of the 1944 workers with wage credits in 3 years; 21 percent of the 4-year workers; 16 percent of the 5-year workers; 12 per-

\*To be fully insured at the beginning of 1945, all workers under 24 years of age or aged 70 and over at their birthday in 1944 needed only the minimum of 6 quarters of coverage; workers aged 24-28 or 65-69 needed 6-15 quarters of coverage, depending on the year and quarter of their birth; and workers aged 29-64 needed 16 quarters of coverage.

cent of the 6-year workers; 6.4 percent of the 7-year workers; and 0.7 percent of the 8-year workers.

It is apparent that short-term covered employment was the major factor causing workers with wage credits in 1944 to be uninsured at the beginning of 1945. This conclusion is supported by the available data on the number of quarters these workers had been in covered jobs and on the quarters of coverage that they had acquired during 1937-44. For workers in covered jobs in 1944, the average (mean) number of calendar quarters with wage credits during 1937-44 was 24.6 for persons fully insured at the beginning of 1945, 11.7 for persons only currently insured, and 4.7 for the uninsured. The average number of quarters of coverage they had acquired during these 8 years was correspondingly 23.5, 10.1, and 3.0.

*Quarterly employment in 1944.*—Approximately 6 of every 10 workers in covered jobs in 1944 got wage credits in each of the 4 calendar quarters of the year (table 7). Relatively fewer women than men and fewer new entrants than persons with wage credits in an earlier year were 4-quarter workers. There was little difference between the proportions in covered jobs in just 1, 2, and 3 quarters, but a slightly larger proportion got wage credits in only 1 quarter chiefly because of the large number of 1-quarter workers among the new entrants.

Of the 4-quarter workers, 95 percent of the men and 87 percent of the women were insured at the beginning of 1945. This proportion was larger than corresponding percentages for workers with fewer than 4 quarters in covered employment because, to a

considerable extent, the 4-quarter workers had been in covered jobs regularly from year to year, while the persons with wage credits in fewer than 4 quarters in 1944 included most of the new entrants and the irregular, casual, and seasonal workers. Nearly 79 percent of the 4-quarter workers, as against only 27 percent of the persons with fewer than 4 quarters in 1944, had wage credits in 4 quarters in 1943.

Nearly three-fourths of the persons with wage credits in only 1 quarter in 1944 were uninsured. Slightly more than two-fifths of these uninsured 1-quarter workers were persons who entered covered jobs in 1944; the majority, however, had been in covered employment in 2 or more years but had failed to gain sufficient quarters of coverage for insured status.

Since it is probable that few workers who are in covered jobs an entire calendar quarter fail to earn the minimum of \$50 in wage credits required for a quarter of coverage, failure to earn a quarter of coverage usually indicates a short period in employment within the quarter. Of the workers with wage credits in only 1 quarter during 1944, 43 percent did not earn a quarter of coverage. Workers who failed to acquire a single quarter of coverage in 1944 also included 12 percent of the 2-quarter workers, 2.9 percent of the 3-quarter workers, and 0.3 percent of the 4-quarter workers. On the average, for 1-quarter workers 57 percent of all quarters in employment in 1944 were quarters of coverage; the corresponding proportions were 73 percent for 2-quarter workers, 84 percent for 3-quarter workers, and 97 percent for 4-quarter workers. Thus,

Table 8.—Percentage distribution of workers with wage credits in 1944, by geographic region, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Region	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
New England.....	7.4	8.8	6.4	5.2	7.1	8.2	5.7	4.9	7.8	10.2	7.3	5.4
Middle Atlantic.....	24.1	27.4	22.1	18.6	23.7	26.6	21.1	17.0	24.5	29.2	23.6	19.8
East North Central.....	23.4	24.7	23.1	20.6	23.5	25.4	21.6	19.2	22.9	23.1	25.1	21.9
West North Central.....	7.3	6.3	7.7	9.0	6.9	6.0	7.9	9.1	7.9	7.0	7.6	8.9
South Atlantic.....	11.5	10.7	10.8	13.4	11.5	10.7	11.4	13.7	11.6	10.7	9.9	13.1
East South Central.....	5.3	4.1	5.5	7.4	5.5	4.3	6.5	8.4	4.9	3.9	4.1	6.5
West South Central.....	7.3	5.4	8.0	10.6	7.6	4.8	9.4	11.9	6.8	4.6	6.2	9.6
Mountain.....	2.4	1.9	2.4	3.3	2.5	2.0	2.7	3.6	2.2	1.6	1.9	3.0
Pacific.....	10.9	10.3	13.7	11.6	11.3	10.6	13.3	11.8	11.0	9.6	14.2	11.5
Alaska.....	.1	.1	.1	.1	.1	.1	.1	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1
Hawaii.....	.2	.2	.2	.2	.3	.3	.3	.3	.2	.2	.1	.2

<sup>1</sup> Less than 0.05 percent.

in 1944, persons with wage credits in only 1 or 2 quarters worked in covered jobs for only brief periods within quarters more frequently than did workers with wage credits in 3 or 4 quarters.

Of all 1944 workers, only 8.2 percent failed to earn a single quarter of coverage during the year while 55 percent earned 4 quarters of coverage. Only 1 quarter of coverage was earned by 13 percent, 2 by 11 percent, and 3 by 12 percent.

#### Geographic Distribution of Covered Workers in 1944

Thirteen percent of all workers with wage credits during 1944 were employed in New York State.<sup>7</sup> Three

<sup>7</sup> Workers were classified by the State reported on the first wage item in the file

other States—California with 7.9 percent, Pennsylvania with 7.8 percent, and Illinois with 7 percent—accounted for another 23 percent of the 1944 workers. Between 6.2 percent and 3.8 percent were concentrated in each of 5 additional States;<sup>8</sup> in 21 States, in-

cluding the District of Columbia, Alaska, and Hawaii, the corresponding proportion was less than 1 percent. Nearly half of all 1944 workers were in the highly industrialized Middle Atlantic and East North Central regions (table 8).

<sup>8</sup> Ohio, Michigan, Texas, Massachusetts, and New Jersey.

cluding the District of Columbia, Alaska, and Hawaii, the corresponding proportion was less than 1 percent. Nearly half of all 1944 workers were in the highly industrialized Middle Atlantic and East North Central regions (table 8).

The geographic distribution of men and women and of all 4-quarter workers differed little from that of all workers with wage credits in 1944. Slightly more of the 4-quarter workers (61 percent) than of all workers (55 percent) were concentrated in the New England, Middle Atlantic, and East North Central regions. Evidently in the less highly industrialized areas relatively more persons shift between covered and noncovered jobs and so are absent from covered jobs for 1 or more quarters of the year.

War production was so widely dis-

Table 9.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and geographic region

[See headnote, table 1]

Region	Total				Male				Female						
	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured
Total.....	46,296	100.0	56.7	14.2	20.2	28,072	100.0	64.6	13.6	21.8	18,224	100.0	44.4	15.0	40.5
New England.....	3,427	100.0	67.5	12.2	20.4	1,999	100.0	74.3	10.8	14.9	1,428	100.0	57.8	14.1	28.0
Middle Atlantic.....	11,164	100.0	64.5	13.0	22.5	6,691	100.0	72.3	12.1	15.7	4,473	100.0	52.8	14.5	32.8
East North Central.....	10,841	100.0	60.1	14.0	25.8	6,667	100.0	69.8	12.5	17.7	4,174	100.0	44.9	16.5	38.7
West North Central.....	3,388	100.0	48.8	15.1	36.1	1,955	100.0	55.8	15.5	28.7	1,433	100.0	39.5	14.5	46.0
South Atlantic.....	5,338	100.0	52.8	13.2	33.9	3,232	100.0	60.4	13.5	26.0	2,106	100.0	41.2	12.8	46.0
East South Central.....	2,438	100.0	44.5	14.7	40.8	1,536	100.0	50.3	16.1	33.6	902	100.0	34.7	12.4	53.0
West South Central.....	3,397	100.0	42.1	15.6	42.3	2,152	100.0	49.3	16.7	34.0	1,245	100.0	29.7	13.6	56.7
Mountain.....	1,107	100.0	45.5	14.3	40.3	700	100.0	53.5	15.0	31.5	407	100.0	31.7	13.0	55.2
Pacific.....	5,047	100.0	52.3	17.4	30.4	3,034	100.0	61.1	16.1	22.9	2,013	100.0	38.4	19.4	42.1
Alaska.....	41	100.0	51.6	15.7	32.7	33	100.0	56.1	15.9	27.9	8	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Hawaii.....	108	100.0	58.1	10.8	31.1	73	100.0	65.1	10.8	24.0	35	100.0	43.6	10.8	45.6

<sup>1</sup> Not computed; sample base included less than 100 persons.

Table 10.—Percentage distribution of workers with wage credits in 1944, by industry division, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Industry division	Total			Male			Female		
	Total	Insured	Uninsured	Total	Insured	Uninsured	Total	Insured	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mining.....	2.4	2.9	1.2	3.9	4.2	2.5	.3	.3	.2
Contract construction.....	3.4	3.7	2.9	5.4	5.2	6.0	.5	.5	.5
Manufacturing.....	49.5	53.4	40.2	51.7	54.5	41.6	46.3	51.2	39.0
Transportation, communication, and other public utilities.....	5.5	6.2	3.8	6.8	7.1	5.7	3.4	4.2	2.2
Wholesale and retail trade.....	25.1	21.0	35.3	20.6	18.2	29.1	32.1	26.5	40.2
Finance, insurance, and real estate.....	3.9	4.4	2.7	3.2	3.5	2.0	5.0	6.2	3.2
Service industries.....	0.7	8.2	13.4	8.0	6.9	12.3	12.3	10.9	14.3
All others.....	.3	.3	.5	.4	.3	.8	.2	.2	.3

tributed geographically that the regional concentration of workers in covered jobs in 1944 differed only slightly from that in 1940. The most marked changes were an increase from 8.5 percent in 1940 to 10.9 percent in 1944 in the proportion of all workers with wage credits who were in the Pacific area and a decrease from 35 to 32 percent in the proportion in the New England and Middle Atlantic States combined. These regional shifts probably reflect population trends as well as increased industrialization of certain areas.

As compared with all workers, workers with wage credits in 1944 who were insured at the beginning of 1945 were more largely concentrated in the New England, Middle Atlantic, and East North Central regions. These three regions accounted for 55 percent of all 1944 workers, 61 percent of the fully insured, 52 percent of those currently but not fully insured, but only 44 percent of the uninsured. The remaining regions each accounted for relatively

more of the uninsured than of all workers.

As in former years, the proportion of workers insured at the beginning of 1945 was largest in the industrialized Northeastern and Pacific regions, where a large proportion of all covered workers were employed, and smallest in the more rural Western, Central, and Southwest regions, which accounted for relatively few workers with wage credits in 1944. The proportion insured ranged from 80 percent in New England to 58 percent in the West South Central region (table 9). These two regions also represented the limits of the range in the proportion of insured workers among men—from 85 percent to 66 percent—and also among women—from 72 percent to 43 percent. In every region the proportion insured was considerably smaller for women than for men.

The great majority of insured workers in every region were fully insured. The proportion of all workers who

were currently but not fully insured ranged from 11 percent in Hawaii and 12 percent in New England to 17 percent in the Pacific region.

#### Industry of Last Employment in 1944

Persons whose last covered job in 1944 was in one of the manufacturing industries comprised nearly half of all workers, slightly more than half of the insured workers, but only about two-fifths of the uninsured (table 10). Another fourth of all 1944 workers were in wholesale and retail trade. In contrast to the manufacturing industries, however, wholesale and retail trade accounted for relatively fewer of the insured workers and for more of the uninsured workers than of all workers. Only about a fifth of the insured workers as against slightly more than a third of the uninsured were in wholesale and retail trade.

The next largest industry division, the service industries, with nearly one-tenth of all 1944 workers, also

Table 11.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and industry division

[See headnote, table 1]

Industry division	Number (in thousands)	Total			Male			Female				
		Total	Insured	Uninsured	Number (in thousands)	Total	Insured	Uninsured	Number (in thousands)	Total	Insured	Uninsured
Total.....	46,296	100.0	70.8	29.2	28,072	100.0	78.2	21.8	18,224	100.0	59.5	40.5
Mining.....	1,090	100.0	85.1	14.9	1,043	100.0	85.9	14.1	47	100.0	67.3	32.7
Contract construction.....	1,636	100.0	75.3	24.7	1,536	100.0	76.1	23.9	100	100.0	61.8	38.2
Manufacturing.....	22,028	100.0	76.5	23.5	13,921	100.0	82.7	17.3	8,107	100.0	65.9	34.1
Transportation, communication, and other public utilities.....	2,607	100.0	80.0	20.0	1,954	100.0	82.0	18.0	653	100.0	73.6	26.4
Wholesale and retail trade.....	11,629	100.0	59.3	40.7	5,803	100.0	69.6	30.4	5,826	100.0	49.3	50.7
Finance, insurance, and real estate.....	1,668	100.0	80.0	20.0	821	100.0	86.3	13.7	847	100.0	73.9	26.1
Service industries.....	4,332	100.0	60.1	39.9	2,160	100.0	67.2	32.8	2,172	100.0	53.0	47.0
All others.....	1,306	100.0	69.3	30.7	834	100.0	75.6	24.4	472	100.0	58.6	41.4

accounted for proportionately more of the uninsured than of the insured workers. The other four significant industry divisions—mining; contract construction; transportation, communication, and other public utilities; and finance, insurance, and real estate—each of which included between 2.4 percent and 5.5 percent of all workers, had larger proportions of the insured than of the uninsured workers with wage credits in 1944.

Approximately two-thirds of the workers with wage credits in 1944 were employed in one of the five industry divisions—mining; contract construction; manufacturing; transportation, communication, and other public utilities; and finance, insurance, and real estate—in which between 75 and 85 percent of the workers were insured at the beginning of 1945 (table 11). The remaining third of the 1944 workers were in the two industry divisions—wholesale and retail trade and the service industries<sup>o</sup>—in which approximately 60 percent of the workers were insured. In every industry division, the proportion insured was larger for men than for women.

It must be borne in mind that the workers were classified on the basis of the industry that appeared on the first wage report in the file for the last quarter in which they received wage credits in 1944. Since there is no prescribed sequence for filing quarterly wage reports, only the comparatively few workers who worked in more than one industry group during their last quarter with wage credits may have been classified in an industry other than their last industry during the year. It is estimated that of all 1944 workers at least three-fourths worked in only one industry group in that year. Thus for a large majority of the workers their last industry was the only covered industry in which they worked during the year. Some of the wage credits earned and quarters of coverage acquired in 1944 by workers who were employed in more than one industry, however, cannot be ascribed to the last industry in which they were employed.

A more serious limitation of these

<sup>o</sup> The proportion in agriculture, forestry, and fishing and in establishments not elsewhere classified was insignificant.

data in evaluating the operation of the insurance program is that they do not show how many years or quarters before 1944 the workers had been employed in the particular industry group in which they last received wage credits in 1944. It is probable that the insurance status of many workers does not reflect employment over a period of years in the industry in which they are classified. Until more detailed tabulations of continuous work history sample data are available, the extent to which workers are able to gain insured status by employment in any one of the various industry groups cannot be determined. Nevertheless, it is likely that the num-

ber of workers who are attached to the same industry group over a period of several years is considerable; therefore, differences in the extent to which workers in the chief industry divisions and groups have gained insured status, as shown by the data available for 1944, probably have some significance.

Because of the small size of the sample the data on the insured status of workers by industry group are more subject to errors than are the data by broad industry division. For this reason and also because of the limitations of the data previously noted, any conclusions about the proportion of insured workers within industry groups must be regarded as tentative.

Table 12.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each industry group, and percent of workers in each industry group with wage credits in 4 quarters in 1944

[See headnote, table 1]

Industrial classification	Number (in thousands)	Total	Insured	Uninsured	Percent with wage credits in 4 quarters in 1944
Total.....	46,296	100.0	70.8	29.2	59.7
Mining.....	1,090	100.0	85.1	14.9	71.8
10 Metal mining.....	134	100.0	86.1	13.9	70.5
11 Anthracite mining.....	93	100.0	94.3	6.7	84.6
12 Bituminous and other soft-coal mining.....	500	100.0	88.9	11.1	75.7
13 Crude-petroleum and natural-gas production.....	261	100.0	77.3	22.7	66.8
14 Nonmetallic mining and quarrying.....	102	100.0	75.5	24.5	56.2
Contract construction.....	1,636	100.0	75.3	24.7	51.3
15 Building construction—general contractors.....	509	100.0	73.5	26.5	49.3
16 General contractors, other than building.....	459	100.0	67.5	32.5	45.3
17 Construction—special-trade contractors.....	668	100.0	81.4	18.6	56.9
Manufacturing.....	22,028	100.0	76.5	23.5	64.7
19 Ordnance and accessories.....	601	100.0	75.8	24.2	64.8
20 Food and kindred products.....	2,471	100.0	57.2	42.8	45.8
21 Tobacco manufacturers.....	132	100.0	71.8	28.2	63.0
22 Textile-mill products.....	1,605	100.0	77.7	22.3	66.5
23 Apparel and other finished products made from fabrics and similar materials.....	1,410	100.0	73.4	26.6	61.6
24 Lumber and timber basic products.....	840	100.0	63.6	36.4	47.0
25 Furniture and finished lumber products.....	590	100.0	67.3	32.7	58.6
26 Paper and allied products.....	526	100.0	74.3	25.7	63.7
27 Printing, publishing, and allied industries.....	699	100.0	74.4	25.6	66.8
28 Chemicals and allied products.....	1,005	100.0	77.6	22.4	65.0
29 Products of petroleum and coal.....	259	100.0	86.1	13.9	76.5
30 Rubber products.....	322	100.0	78.6	21.4	65.2
31 Leather and leather products.....	448	100.0	74.9	25.1	65.6
32 Stone, clay, and glass products.....	517	100.0	75.8	24.2	63.6
33 Iron and steel and their products.....	2,145	100.0	83.5	16.5	72.8
34 Transportation equipment (except automobiles).....	3,726	100.0	83.2	16.8	69.4
35 Nonferrous metals and their products.....	613	100.0	82.6	17.4	71.1
36 Electrical machinery.....	1,344	100.0	81.1	18.9	69.4
37 Machinery (except electrical).....	1,651	100.0	84.7	15.3	71.9
38 Automobiles and automobile equipment.....	452	100.0	85.4	14.6	72.8
39 Miscellaneous manufacturing industries.....	672	100.0	76.0	24.0	65.4
Transportation, communication, and other public utilities.....	2,607	100.0	80.0	20.0	65.6
40-41 Railways and bus lines.....	186	100.0	90.5	9.5	75.8
42 Trucking and warehousing for hire.....	688	100.0	73.8	26.2	57.3
43 Other transportation (except water transporta- tion).....	295	100.0	81.8	18.2	65.6
44 Water transportation.....	287	100.0	76.9	23.1	55.9
45 Services allied to transportation, not elsewhere classified.....	235	100.0	74.5	25.5	57.0
46 Communication: telephone, telegraph, and related services.....	511	100.0	80.2	19.8	72.1
48 Utilities: electric and gas.....	379	100.0	88.2	11.8	79.1
49 Local utilities and local public services, not else- where classified.....	26	100.0	77.3	22.7	64.2

Insured persons comprised 80 percent or more of the workers in approximately a third of the 68 industry groups (table 12). Practically all these industry groups either were industries whose output was essential for the war—mining coal and metals, producing gasoline and other petroleum and coal products, and the heavy metal and machinery manufacturing industries—or were public utilities and finance, insurance, and real estate businesses which are largely nonseasonal. None of the industry groups in wholesale and retail trade or in the service industries were among the groups with the largest proportions of insured workers.

The proportion of insured workers tended to be largest in industries that employed relatively large numbers of

skilled workers and in industries in which two-thirds or more of the workers had been in covered jobs in 4 quarters in 1944. By contrast, in the nine industry groups<sup>10</sup> with the smallest proportions of insured workers (in each case less than 60 percent) only half or less than half the workers were 4-quarter workers. All but one of these nine industry groups were in wholesale and retail trade or among the service industries; for the most part, they were highly seasonal. Several employed a large proportion of

<sup>10</sup> Food and kindred products; retail general merchandise; retail food and liquor stores; eating and drinking places; hotels, rooming houses, camps, and other lodging places; personal services; motion pictures; amusement and recreation and related services not elsewhere classified; educational institutions and agencies.

women workers, many of whom probably were not in the labor force except during periods of food processing or canning, resort operation, Christmas or Easter trade, or other short periods.

**Wage Credits of 1944 Workers**

*Wage credits earned in 1944.*—The average annual wage credits of men in covered jobs in 1944 were at a wartime high of \$1,680. This average was 6.4 percent larger than that in 1943 and 57 percent above the 1940 figure. The 1944 average of \$885 for women was 13 percent above their 1943 average and 60 percent larger than that in 1940. Wage credits under the insurance program exclude all earnings of more than \$3,000 in covered jobs and also, of course, all earnings in non-covered employment. The increases during the war in the average amount of wage credits, therefore, do not indicate the entire extent of wartime wage increases.

Furthermore, per capita wage credits are not representative of the earnings of full-time employees in covered jobs because, as previously shown, a large proportion of the workers were so employed in fewer than 4 calendar quarters in 1944 and many held such jobs for only brief periods in the quarters in which wage credits were received. Even the average wage credits of the 4-quarter workers, while more nearly representative of the taxable earnings of regular workers in

**Table 12.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each industry group, and percent of workers in each industry group with wage credits in 4 quarters in 1944—Continued**

Industrial classification	Number (in thousands)	Total	Insured	Uninsured	Percent with wage credits in 4 quarters in 1944
Wholesale and retail trade.....	11,629	100.0	59.3	40.7	51.9
50 Full-service and limited-function wholesalers.....	1,520	100.0	72.7	27.3	60.8
51 Wholesale distributors, other than full-service and limited-function wholesalers.....	1,351	100.0	75.5	24.5	65.1
52 Wholesale and retail trade combined, not elsewhere classified.....	370	100.0	67.4	32.6	54.7
53 Retail general merchandise.....	2,265	100.0	45.9	54.1	43.8
54 Retail food and liquor stores.....	1,391	100.0	55.6	44.4	50.4
55 Retail automotive.....	384	100.0	74.7	25.3	61.3
56 Retail apparel and accessories.....	781	100.0	61.1	38.9	54.4
57 Retail trade, not elsewhere classified.....	1,392	100.0	60.6	39.4	52.3
58 Eating and drinking places.....	1,971	100.0	53.2	46.8	42.5
59 Retail filling stations.....	214	100.0	60.0	40.0	48.9
Finance, insurance, and real estate.....	1,668	100.0	80.0	20.0	70.4
60 Banks and trust companies.....	383	100.0	82.4	17.6	74.6
61 Security dealers and investment banking.....	47	100.0	86.0	14.0	75.6
62 Finance agencies, not elsewhere classified.....	82	100.0	82.2	17.8	69.8
63 Insurance carriers.....	426	100.0	84.1	15.9	76.6
64 Insurance agents, brokers, and services.....	103	100.0	81.5	18.5	69.3
65 Real estate.....	510	100.0	73.2	26.8	62.8
66 Real estate, insurance, loans, law offices: any combination.....	57	100.0	79.8	20.2	63.9
67 Holding companies (except real estate holding companies).....	60	100.0	80.0	20.0	67.3
Service industries.....	4,332	100.0	60.1	39.9	49.0
70 Hotels, rooming houses, camps, and other lodging places.....	739	100.0	50.9	49.1	41.6
72 Personal services.....	1,193	100.0	59.3	40.7	49.0
73 Business services, not elsewhere classified.....	470	100.0	69.8	30.2	57.7
74 Employment agencies and commercial and trade schools.....	53	100.0	70.0	30.0	42.5
75 Automobile repair services and garages.....	200	100.0	73.2	26.8	55.7
76 Miscellaneous repair services and hand trades.....	127	100.0	73.9	26.1	60.2
78 Motion pictures.....	331	100.0	55.5	44.5	47.9
79 Amusement and recreation and related services, not elsewhere classified.....	442	100.0	43.5	56.5	35.5
80 Medical and other health services.....	288	100.0	60.8	39.2	53.5
81 Law offices and related services.....	88	100.0	78.0	22.0	67.6
82 Educational institutions and agencies.....	26	100.0	55.3	44.7	39.4
83 Other professional and social service agencies and institutions.....	119	100.0	68.6	31.4	56.0
86 Nonprofit membership organizations.....	256	100.0	74.7	25.3	59.6
All others.....	1,306	100.0	69.3	30.7	54.8

**Table 13.—Percentage distribution of workers with wage credits in all 4 quarters by amount of wage credits, for each sex, 1944**

[See headline, table 1]

Amount of wage credits	Total	Male	Female
Number (in thousands).....	28,470	18,761	9,718
Total.....	100.0	100.0	100.0
\$1-199.....	.8	.6	1.2
200-399.....	2.2	1.4	3.7
400-599.....	3.3	2.0	5.9
600-799.....	4.3	2.5	7.9
800-999.....	5.4	2.8	10.4
1,000-1,199.....	6.4	3.4	12.1
1,200-1,399.....	7.1	4.1	12.7
1,400-1,599.....	6.8	4.5	11.4
1,600-1,799.....	6.5	4.9	9.2
1,800-1,999.....	6.1	5.4	7.4
2,000-2,199.....	5.7	5.0	5.5
2,200-2,399.....	5.5	6.2	4.0
2,400-2,599.....	5.3	6.5	2.8
2,600-2,799.....	5.0	6.6	2.0
2,800-2,999.....	5.1	7.0	1.4
3,000 or more.....	24.7	36.2	2.4

Table 14.—Percentage distribution of workers with wage credits in 1944, by amount of wage credits in 1944, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Amount of wage credits	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-199.....	18.0	5.2	4.9	49.2	14.4	4.8	4.9	48.8	23.5	6.2	4.9	49.5
200-399.....	8.9	3.8	6.2	20.0	6.7	2.8	5.3	19.2	12.2	6.0	7.4	20.7
400-599.....	6.6	4.2	7.3	11.0	5.1	3.0	5.8	10.8	9.0	7.0	9.3	11.2
600-799.....	5.6	4.6	7.9	6.6	4.2	3.2	5.8	6.2	7.8	7.7	10.7	6.9
800-999.....	5.3	5.1	8.2	4.2	3.7	3.2	6.0	4.0	7.6	9.3	11.3	4.3
1,000-1,199.....	5.3	5.7	8.7	2.7	3.7	3.4	6.7	2.7	7.7	10.9	11.5	2.7
1,200-1,399.....	5.2	6.2	8.5	1.9	3.8	3.7	6.9	2.1	7.5	11.6	10.7	1.7
1,400-1,599.....	4.8	6.0	7.2	1.2	3.8	4.1	6.3	1.5	6.3	10.4	8.4	1.0
1,600-1,799.....	4.3	5.6	6.1	.8	3.8	4.2	5.9	1.1	5.0	8.5	6.4	.7
1,800-1,999.....	4.1	5.5	5.5	.6	4.2	4.9	5.9	.8	3.9	6.6	4.8	.5
2,000-2,199.....	3.8	5.2	5.0	.5	4.4	5.4	5.8	.7	2.9	5.0	3.9	.3
2,200-2,999.....	13.1	19.0	14.6	.9	18.2	23.7	19.0	1.4	5.3	8.6	8.6	.4
3,000.....	15.1	24.0	9.9	.4	24.0	33.7	15.5	.7	1.3	2.1	2.1	.1

covered jobs, include also the earnings of some part-time workers.

The average wage credits of 4-quarter workers in 1944 were \$2,300 for men and \$1,400 for women. Of the men, more than a third (36 percent) earned the maximum of \$3,000 in wage credits; only 2.4 percent of the women earned that amount (table 13). Half the women 4-quarter workers earned more than \$1,339 in wage credits; half the men, by contrast, earned more than \$2,594. Thus, among the workers in covered employment in all 4 quarters of 1944, half the men averaged more than \$216 per month in wage credits, while half the women averaged more than \$112; on the other hand, 13 percent of the men and 41 percent of the women averaged less than \$100 a month. Among all persons with wage credits in 1944, by contrast, annual wage credits averaged less than \$100 a month for 38 percent of the men and 67 percent of the women.

In contrast to the 4-quarter workers, among whom only 0.8 percent received a total of less than \$200 in wage credits in 1944, persons in this lowest wage interval comprised 18 percent of all 1944 workers (table 14). Taxable earnings of less than \$200 were almost entirely the result of short-term employment, much of it, undoubtedly, incidental or casual in nature, like that of young people attending school who work only during vacations or after school hours. Among workers whose 1944 wage credits were less than \$200, 50 percent were under 25 years of age; 63 per-

cent got wage credits in only 1 quarter and 97 percent in fewer than 4 quarters; and 80 percent were uninsured at the beginning of 1945.

Insured workers earned markedly larger amounts of wage credits in 1944 than did uninsured workers. Almost half the workers in 1944 who were uninsured at the beginning of 1945 had earned less than \$200 in wage credits, while only about 1 in 20 of the insured workers had such small earnings in covered jobs. On the other hand, the maximum annual amount—\$3,000—was earned by 34 percent of the fully insured men and 2.1 percent of the fully insured women, but by only 0.4 percent of all uninsured workers. The wage distribution of fully insured workers was fairly similar to that of 4-quarter workers because about 3 out of every 4 fully insured workers were in covered jobs in 4 quarters in 1944.

Among the various age groups, fully insured workers differed widely in the amount of wage credits earned in 1944 (table 15). The earnings of young persons under 25 years of age were smallest; half the fully insured workers under age 25 had wage credits of less than \$1,081. The wage credits were largest for fully insured workers in the middle age groups from 30 to 59, half of whom received more than \$2,437. The median wage credits earned by fully insured workers past retirement age (\$1,678) were smaller than the medians for workers aged 30-59 or 50-64 but larger than the median for workers under age 30. While as many as 15 percent of the

fully insured workers at ages 65 and over received the maximum of \$3,000 in 1944, at ages 30-59 the corresponding proportion (33 percent) was more than twice as large. At the other extreme in the scale of wage credits, persons receiving less than \$800 comprised only a tenth of the fully insured workers at ages 30-59 as against a fifth of those at ages 65 and over.

Among workers only currently insured, the differences by age in the amount of wage credits received in 1944 were similar to those among the fully insured. In all age groups, however, relatively more of the workers only currently insured than of those fully insured were concentrated in the lower annual wage intervals.

Uninsured older workers earned about the same amount of wage credits in 1944 as the uninsured at ages 25-59; relatively more of the uninsured workers in age groups under 25 were in the low wage intervals. In each age class, at least 6 of every 10 uninsured workers earned less than \$400 in wage credits in 1944.

*Total wage credits.*—All workers who were insured and 65 percent of the uninsured had earned wage credits in at least 1 year before 1944. On January 1, 1945, the cumulative amount of the wage credits of men who had covered jobs in 1944 averaged \$11,630 for the fully insured, \$4,432 for those currently but not fully insured, and \$774 for the uninsured. The corresponding averages for women were \$5,429, \$2,706, and \$572. These amounts were related to the length of time worked in covered jobs during



1937-44 as well as to wage rates. As has been noted, two-thirds of the men fully insured had been in covered jobs in each of 8 years, while two-thirds of those uninsured had wage credits in only 1 or 2 years (table 6).

Under the insurance program, employers and employees each pay contributions of 1 percent of taxable wages. Thus men with wage credits in 1944 who were fully insured at the beginning of 1945 had contributed an average of approximately \$116 and women, an average of \$54. Cumulative contributions paid by uninsured workers, by contrast, averaged only about \$7.74 for men and \$5.72 for women.

Of all 1944 workers who were uninsured on January 1, 1945, 30 percent had less than \$200 in total wage credits (table 16). Nearly 7 in 10 of the uninsured workers in this lowest wage interval had entered covered jobs in 1944. The cumulative wage credits of 38 percent of the uninsured workers were less than \$300; they could not have acquired the minimum of 6 quarters of coverage required to provide insured status. At the other extreme, about 0.4 percent of the uninsured

workers had cumulative earnings of \$4,800 or more; most of them undoubtedly had been in covered jobs in too few quarters to be fully insured and in too few recent quarters to be currently insured. Only 28 percent had as much as \$800 in wage credits, the minimum amount that could have provided the 16 quarters of coverage required on that date for fully insured status by nonentitled<sup>11</sup> workers aged 29-64. Among insured workers, only 0.7 percent had less than that amount.

As was the case with respect to annual wage credits, the distribution of uninsured women in covered employment in 1944 by the cumulative amount of their wage credits was fairly similar to that of the uninsured men, while among insured workers relatively more of the men than of the women had wage credits in the higher intervals.

At the beginning of 1945, \$9,600 in wage credits represented an average monthly wage, for the purpose of computing benefits, of at least \$100 for all workers and of more than \$100 for many workers in ages under 30 or 65

<sup>11</sup> Workers whose wage records had not been the basis for benefit awards.

and over.<sup>12</sup> Among fully insured workers with wage credits in 1944, as many as 61 percent of the men, in contrast to only 12 percent of the women, had total wage credits of \$9,600 or more. Among fully insured workers with less than \$9,600 in wage credits, however, relatively more of the women than of the men had an average monthly wage of at least \$100 because proportionately more of the women were in age groups under 30 (table 2).

Although it is possible to be currently insured with wage credits of as little as \$300, only 1.1 percent of the workers who were only currently insured had less than \$800 in wage credits. As many as two-fifths of the men and also of the women were in the modal wage class \$2,400-\$4,799.

As is shown in table 17, none of the workers whose cumulative wage credits were less than \$300 were insured, and of those with cumulative wages of \$300-799 only 5 percent were insured. By contrast, few men whose

<sup>12</sup> At the beginning of 1945 the number of months that formed the divisor in computing the average monthly wage was 96 for all workers at ages 30-64, but less than 96 for many workers in younger and older ages.

Table 15.—Percentage distribution of workers with wage credits in 1944, by amount of wage credits in 1944, for each age and insurance-status group as of January 1, 1945

[See headnote, table 1]

Amount of wage credits	Total						Fully insured					
	Total	Under 25	25-29	30-59	60-64	65 and over	Total	Under 25	25-29	30-59	60-64	65 and over
Number (in thousands).....	46,296	12,546	5,256	25,306	1,740	1,448	26,096	5,542	3,282	15,267	1,004	1,001
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-399.....	26.9	48.8	26.6	17.1	16.1	21.8	9.0	17.1	13.7	5.3	3.8	10.1
400-799.....	12.3	17.8	12.8	9.5	9.8	12.5	8.8	18.6	10.1	5.1	5.3	10.1
800-1,199.....	10.5	12.2	11.5	9.4	11.2	12.2	10.8	20.5	11.5	7.1	8.9	12.6
1,200-1,599.....	10.0	9.3	11.3	9.9	11.7	12.7	12.2	18.5	13.2	9.5	12.0	14.7
1,600-1,999.....	8.3	5.5	9.4	9.2	11.1	10.8	11.0	11.4	12.0	10.4	13.0	13.5
2,000-2,999.....	16.9	5.1	16.4	22.3	23.6	18.5	24.3	11.0	22.0	29.1	31.8	23.7
3,000.....	15.1	1.3	12.0	22.7	16.6	11.4	24.0	2.9	17.6	33.4	25.3	15.5
	Currently insured only						Uninsured					
	Total	Under 25	25-29	30-59	60-64	65 and over	Total	Under 25	25-29	30-59	60-64	65 and over
Number (in thousands).....	6,541	11	745	5,261	397	127	13,659	6,993	1,229	4,778	339	320
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-399.....	11.1	23.6	16.8	10.4	9.2	9.9	69.2	74.3	68.1	63.0	61.0	64.2
400-799.....	15.2	24.5	18.0	14.8	13.6	16.9	17.6	17.2	16.9	18.1	18.8	18.4
800-1,199.....	17.0	22.0	18.0	16.6	18.2	20.1	6.9	5.5	7.4	8.7	9.8	8.0
1,200-1,599.....	15.7	15.5	15.1	15.6	17.0	17.5	3.1	1.8	3.5	4.6	4.6	4.5
1,600-1,999.....	11.6	5.2	10.1	11.7	13.6	11.5	1.5	-.7	1.9	2.4	2.4	2.1
2,000-2,999.....	19.6	6.4	15.7	20.2	20.4	18.4	1.3	-.5	1.6	2.4	2.8	2.1
3,000.....	9.9	1.8	6.3	10.7	8.1	5.9	.4	.1	.3	.8	.6	.8

Table 16.—Percentage distribution of workers with wage credits in 1944, by cumulative amount of wage credits, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Cumulative amount of wage credits	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-199	8.6			29.5	6.0			27.5	12.7			31.2
200-299	2.4			8.3	1.7			7.7	3.5			8.7
300-399	2.9	(1)	(1)	10.0	2.1	(1)	(1)	9.4	4.2	(1)	(1)	10.5
400-799	7.5	.6	1.1	24.0	5.4	.5	.6	23.0	10.8	1.0	1.9	24.9
800-1,499	8.9	4.1	10.4	17.6	6.4	2.7	5.8	17.8	12.8	7.3	16.7	17.4
1,500-2,399	8.5	6.2	20.9	6.9	6.0	3.5	14.1	8.6	12.3	12.4	30.3	5.5
2,400-4,799	15.8	15.9	41.3	3.3	12.5	9.1	40.0	5.2	21.1	31.2	43.0	1.7
4,800-7,199	10.9	14.5	18.7	.3	10.8	10.9	26.7	.5	11.2	22.6	7.6	(1)
7,200-9,599	8.3	13.0	6.6	(1)	9.8	12.8	10.9	.1	6.0	13.3	.5	(1)
9,600-11,999	6.7	11.5	1.0	(1)	9.1	13.8	1.6	(1)	2.9	6.4	.1	(1)
12,000-14,399	5.9	10.3	.1	(1)	8.8	13.5	.1	(1)	1.4	3.1	(1)	(1)
14,400-19,199	8.6	15.2	(1)	(1)	13.7	21.2	.1	(1)	.8	1.9	(1)	(1)
19,200-23,999	3.7	6.6	(1)	(1)	6.0	9.3	(1)	(1)	.2	.5	(1)	(1)
24,000	1.1	2.0	(1)	(1)	1.8	2.9	(1)	(1)	.1	.1	(1)	(1)

<sup>1</sup> Less than 0.05 percent.<sup>2</sup> In 1-percent sample there were no workers in this cell.

wage credits equaled \$4,800 or more and few women who had wages of \$2,400 or more were uninsured. Among workers in covered jobs in 1944 practically three-fourths of those with cumulative wage credits of \$1,500-2,399 were insured; the proportion increased as the level of wages rose. The presence of uninsured workers in the higher cumulative wage intervals results from the fact that insurance status is determined by the duration, pattern, and recency of covered employment as well as by the amount of taxable earnings. In most intervals of cumulative wages of \$800 or more, proportionately more women than men were insured be-

cause, with their lower wage rates, the women must have been employed a longer period than the men to earn the same amount of wage credits.

### Conclusion

In every study of the work history of persons with wage credits in the early years of the old-age and survivors insurance program, it is necessary to keep in mind that similar studies made when the program is mature will reflect markedly different employment and earnings characteristics. In this analysis of workers with wage credits in 1944, moreover, the data reflect wartime employment and wages. Under peacetime condi-

tions, a smaller proportion of the workers in covered jobs will be women, young people, and older workers, the representation of men aged 20-29 will be greater, and, possibly, relatively fewer of the total will be uninsured.

Of the 46.3 million persons who held a covered job at some time in 1944, 71 percent were insured and 29 percent were uninsured for old-age or survivor benefits at the beginning of 1945. Among the 1.4 million older workers who held covered jobs in 1944, nearly 7 out of 10 were permanently insured and could obtain monthly old-age benefits when they withdrew from

(Continued on page 44)

Table 17.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and class of cumulative amount of wage credits

[See headnote, table 1]

Cumulative amount of wage credits	Total					Male					Female				
	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured
Total	46,296	100.0	56.7	14.2	29.2	28,072	100.0	64.6	13.6	21.8	18,224	100.0	44.4	15.0	40.5
\$1-299	5,109	100.0			100.0	2,159	100.0			100.0	2,950	100.0			100.0
300-799	4,838	100.0	3.4	1.5	95.0	2,095	100.0	3.9	1.1	95.0	2,743	100.0	3.0	1.9	95.1
800-1,499	4,122	100.0	26.0	16.5	57.6	1,792	100.0	26.8	12.4	60.8	2,330	100.0	25.3	19.6	55.1
1,500-2,399	3,932	100.0	41.5	34.8	23.7	1,692	100.0	37.2	31.8	31.0	2,240	100.0	44.8	37.0	18.2
2,400-4,799	7,335	100.0	57.0	36.9	6.1	3,499	100.0	47.3	43.6	9.1	3,836	100.0	65.9	30.8	3.4
4,800-7,199	5,059	100.0	75.1	24.2	.7	3,020	100.0	65.2	33.7	1.1	2,039	100.0	89.7	10.2	.2
7,200-9,599	3,844	100.0	88.6	11.2	.2	2,746	100.0	84.6	15.2	.2	1,098	100.0	98.6	1.5	.1
9,600-11,999	3,090	100.0	97.9	2.1	.1	2,566	100.0	97.5	2.4	.1	524	100.0	99.7	.3	(1)
12,000-14,399	2,714	100.0	99.8	.2	(1)	2,460	100.0	99.8	.2	(1)	254	100.0	99.8	.2	.1
14,400-19,199	4,001	100.0	99.9	.1	(1)	3,845	100.0	99.9	.1	(1)	156	100.0	99.7	.2	.1
19,200-23,999	1,724	100.0	99.9	(1)	(1)	1,680	100.0	100.0	(1)	(1)	44	100.0	99.3	.2	.5
24,000	528	100.0	99.9	(1)	.1	518	100.0	99.9	(1)	.1	10	(1)	(1)	(1)	(1)

<sup>1</sup> Less than 0.05 percent.<sup>2</sup> In 1-percent sample there were no workers in this cell.<sup>3</sup> Not computed; sample base included fewer than 100 persons.

## Employment Security

### Unemployment Claims and Benefits

#### State Programs

For the Nation as a whole, claims for State unemployment insurance during May were at approximately the same levels as in April. Total initial claims rose from 1,020,000 to 1,166,000; however, if New York's transitional initial claims are excluded—since they do not represent new unemployment—the number for May is 886,400. Even this adjusted figure, however, is well above the total of 731,000 for February and 739,000 for March. The adjusted total for May is less than the April figure, which has not been adjusted to exclude the transitional initial claims received by the nine States<sup>1</sup> that began new benefit years in April. Continued claims dropped from 4,833,000 in April to 4,801,000 in May. A large part of this decline resulted from the rescheduling of claims from Memorial Day to the first week in June. All States west of the Mississippi except Colorado, where continued claims increased, reported fewer claims of both types; the declines were most marked for continued claims in the Pacific Coast States. Offsetting these declines were the substantial increases in continued claims in all States in Region I and the higher levels in both types of claims in Michigan, New York, and Pennsylvania. Claims data for Illinois and Ohio are not available. The number of weeks of unemployment that were compensated rose by 54,000 to 4,147,000; the resulting increase of \$726,000 in benefits paid brought the total to \$72,295,000. The average weekly number of beneficiaries showed a slight increase, from 929,000 to 937,000.

Initial claims in May were below the April levels in all but eight of the States for which data are available (table 2). In New York, initial claims jumped from 223,900 to 505,400, but when the transitional initial claims are excluded, the increase was

<sup>1</sup> Colorado, Connecticut, Illinois, Maine, Maryland, Massachusetts, New Hampshire, Rhode Island, Vermont.

less than 2,000. The May figure is still relatively high in comparison with New York's monthly average of 168,100 for January-March. In Pennsylvania the increase of 21,200 was due primarily to claims from miners who were recently eligible to file for unemployment during the "safety shut-down" week early in April. Additional factors contributing to Pennsylvania's increase were strikes in the cement and construction industries and scattered lay-offs in the mining, textile, metal, and shoe industries. Michigan's increase of 16,900 resulted from a lay-off of about 40,000 workers by major automobile plants. The lay-off, caused by a steel shortage, occurred during the week ended May 17. However, 26,500 workers were called back 3 days later. In Virginia the beginning of a new benefit year in May accounted for the increase of 11,200 in that State. Except for the rise of 1,300 in North Carolina, the increases in the other States were below 500.

Eight of the nine States that began new benefit years during April reported substantial declines in initial claims. However, the numbers in all these States<sup>2</sup> except Colorado and Maryland were still significantly above the March levels, before the transi-

<sup>2</sup> Data for Illinois are not available.

tional claims for the new benefit years were received. Six of these States are in the New England area (Region I) and reports show that unemployment in the textile, shoe, and electrical equipment industries was the primary factor in the sustained high levels of initial claims.

Other outstanding declines in initial claims occurred in California (19,200) and in West Virginia (10,300). In California the May drop reflected the high level of initial claims in April. Two factors responsible for the April volume were the beginning of a new quarter, making fourth-quarter 1946 wage credits available for benefit determinations, and a labor dispute in the telephone industry. West Virginia's decline in May was attributed to the reopening of mines that had been closed by the Government as unsafe and to a general improvement in employment in all industries.

Fluctuations in continued claims during May were highlighted by the large declines in the Western States and heavy increases in the New England States, New York, Maryland, and North Carolina (table 3). California's decline of 71,600—the largest in the country—reflected an increase in agricultural employment, particularly in the San Joaquin and Sacramento Valley areas. An increase in the Los Angeles area, however, was due chiefly to a backlog of claims from April, accumulated as a result of the labor

Table 1.—Summary of unemployment insurance operations, May 1947

Item	Number or amount	Amount of change from—	
		April 1947	May 1946
Initial claims.....	1 1,166,000	+146,000	+47,000
New.....	1 846,000	+131,000	+34,000
Additional <sup>2</sup> .....	1 520,000	+15,000	+10,000
Continued claims.....	1 4,801,000	-32,000	-1,685,000
Waiting-period <sup>3</sup> .....	1 491,000	-42,000	-25,000
Compensable.....	1 4,310,000	+9,000	-1,660,000
Weeks compensated.....	1 4,147,000	+54,000	-1,551,000
Total unemployment.....	1 3,930,000	+21,000	-1,592,000
Other than total unemployment <sup>4</sup> .....	1 217,000	+32,000	+41,000
First payments.....	1 381,000	-2,000	-55,000
Exhaustions.....	1 108,000	-11,000	-93,000
Weekly average beneficiaries <sup>5</sup> .....	1 937,000	+8,000	-378,000
Benefits paid <sup>6</sup> .....	1 \$72,295,000	+\$726,000	-\$31,594,000
Benefits paid since first payable <sup>7</sup> .....	\$4,069,586,551		
Funds available as of May 31.....	\$7,062,903,026	+\$120,071,760	+\$275,076,103

<sup>1</sup> Includes estimates for Illinois and Ohio.

<sup>2</sup> Excludes Texas, which has no provision for filing additional claims, and Ohio before September 1946.

<sup>3</sup> Excludes Maryland, which has no provision for filing waiting-period claims.

<sup>4</sup> Includes estimate for Maine; also for New York for total unemployment only.

<sup>5</sup> Excludes Montana, which has no provision for payment of other than total unemployment.

<sup>6</sup> Before July 1946, computed from weeks compensated in the calendar month; beginning July 1946, computed from weeks compensated in the weeks ended during the month.

<sup>7</sup> Gross: not adjusted for voided benefit checks.

<sup>8</sup> Net: adjusted for voided benefit checks.



as a result of lay-offs in the apparel trades and leather-goods industries. The lay-offs were caused partly by overstocked supplies and partly by consumer resistance to high prices. In North Carolina the jump of 15,100 was primarily the result of market

conditions and not, as in the past few months, the result of the closing of establishments operating on a seasonal basis. Hosiery, textile, tobacco, and furniture industries accounted for more than 50 group lay-offs involving more than 4,400 workers. The hosiery

mills were hampered by a lack of orders in some cases and a lack of materials in others.

Unemployment during the week ended May 10 in terms of the ratio of continued claims to covered employment was 3.9 percent, the lowest for

Table 4.—Number of weeks compensated and amount of benefits paid for all types of unemployment, and average weekly payment for total unemployment, by State, May 1947

[Data reported by State agencies; corrected to June 16, 1947]

Region and State	Weeks compensated for unemployment				Benefits paid <sup>1</sup>				Average weekly payment for total unemployment	
	All claimants	Amount of change from—		Women claimants	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		April 1947	May 1946			April 1947	May 1946			
Total <sup>2</sup>	4,147,000	+54,000	-1,551,000	2,012,000	\$72,295,000	+\$726,000	-\$31,594,000	\$33,101,000	\$17.68	\$16.71
Region I:										
Connecticut	50,078	+9,025	-35,161	23,132	947,748	+129,376	-833,737	375,694	19.15	16.51
Maine <sup>3</sup>										
Massachusetts	277,025	+79,549	+62,934	128,949	5,822,099	+1,700,911	+1,442,378	2,247,886	21.83	19.01
New Hampshire	19,791	+8,085	+13,139	10,067	305,706	+125,721	+218,649	143,507	15.90	14.75
Rhode Island	59,616	+28,927	-22,792	30,709	972,003	+472,111	-419,898	491,404	16.71	16.24
Vermont	8,104	+3,152	+2,829	3,888	134,500	+48,657	-48,057	58,760	16.92	15.53
Region II-III:										
Delaware	6,285	-905	-4,004	2,714	90,358	-15,885	-73,698	33,974	14.54	12.68
New Jersey	270,913	+2,287	-62,930	136,996	5,152,739	+35,961	-1,621,547	2,613,499	19.34	19.61
New York	818,579	+22,610	+105,080	( <sup>4</sup> )	15,379,434	+427,983	+1,955,628	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Pennsylvania	231,071	-29,439	-201,882	148,234	5,582,903	-529,354	-4,267,243	2,197,095	16.97	14.91
Region IV:										
District of Columbia	15,023	-2,033	+6,591	6,571	247,004	-36,101	+101,242	90,966	16.43	15.32
Maryland	66,124	+10,417	-89,991	34,870	1,120,605	+181,138	-1,785,210	518,327	17.41	15.32
North Carolina	59,552	+7,771	+11,676	44,194	638,790	+82,736	+106,935	436,230	10.90	10.06
Virginia	27,483	+313	-5,680	18,020	331,415	-28,963	-75,031	205,296	12.16	11.48
West Virginia	37,086	-6,057	-32,715	9,736	548,473	-63,360	-572,738	124,087	15.02	13.40
Region V:										
Kentucky	39,201	+7,772	-12,693	17,798	411,484	+73,772	-239,103	173,548	10.62	9.83
Michigan	153,687	+16,722	-207,928	53,092	2,819,727	+147,693	-4,614,747	939,449	19.67	18.41
Ohio	89,711	-17,854	-195,837	38,883	1,503,336	-325,158	-3,786,354	581,130	16.95	15.14
Region VI:										
Illinois	245,035	+41,433	-169,034	126,193	4,356,258	+694,230	-3,346,804	2,156,348	18.19	17.42
Indiana	36,710	-547	-101,036	18,303	582,741	-18,452	-1,966,114	254,658	16.44	14.46
Wisconsin	17,473	-1,567	-24,491	9,210	278,534	-25,143	-441,778	129,595	16.43	14.60
Region VII:										
Alabama	48,015	+5,675	-34,632	20,039	875,844	+77,373	-671,811	242,162	14.32	12.32
Florida	46,480	+7,368	+13,952	24,720	604,318	+91,034	+162,454	311,072	13.48	13.37
Georgia	44,508	+2,605	+5,020	29,120	568,458	+20,236	-20,401	344,643	12.97	12.01
Mississippi	16,438	+2,846	+1,917	8,379	196,352	+32,702	+11,631	91,659	12.18	11.21
South Carolina	18,236	+1,395	+5,479	9,894	240,756	+19,146	+65,943	116,396	13.38	11.92
Tennessee	84,530	-1,528	-6,306	44,239	1,060,194	-14,393	-150,633	517,026	12.67	11.83
Region VIII:										
Iowa	12,864	-4,569	-12,061	6,153	178,221	-65,238	-202,712	76,173	14.17	12.72
Minnesota	33,261	-8,958	-39,256	13,271	475,737	-140,650	-709,690	175,071	14.61	13.53
Nebraska	6,909	-3,068	-6,746	3,558	97,781	-47,931	-118,051	45,728	14.42	13.05
North Dakota	1,365	-1,505	+60	564	21,851	-26,452	+607	7,946	16.65	14.88
South Dakota	852	-731	-182	467	10,887	-9,504	-2,351	5,658	12.97	12.35
Region IX:										
Arkansas	24,399	+473	+5,543	7,417	328,415	+19,368	+101,464	88,460	13.53	12.07
Kansas	20,703	-6,780	-36,825	8,050	261,250	-92,261	-564,042	104,081	14.30	13.17
Missouri	101,884	-10,303	-16,271	46,951	1,856,534	-180,554	-254,027	700,158	16.45	15.22
Oklahoma	44,259	+7,717	-17,018	14,914	706,276	+121,400	-312,085	219,491	16.16	14.92
Region X:										
Louisiana	40,491	-5,183	-25,808	12,900	546,479	-76,680	-467,772	149,137	13.80	11.53
New Mexico	3,113	-82	+776	863	40,393	-1,098	+9,083	9,883	13.07	11.49
Texas	56,450	-1,252	-76,954	21,966	751,425	-16,426	-1,326,894	253,676	13.62	11.84
Region XI:										
Colorado	6,145	+1,776	-5,928	2,797	89,190	+35,454	-78,957	37,209	14.65	13.43
Idaho	5,819	-2,314	+1,084	3,195	84,631	-39,460	+13,813	41,687	14.64	12.92
Montana	6,141	-3,239	-3,247	3,040	90,265	-47,620	-34,126	39,819	14.70	13.10
Utah	7,788	-2,446	-12,093	3,439	171,212	-54,520	-284,113	70,330	22.47	20.90
Wyoming	1,970	-511	-89	747	35,667	-9,024	-2,488	12,472	18.59	17.34
Region XII:										
Arizona	6,070	-616	-5,429	2,559	84,639	-9,443	-80,665	34,160	14.00	13.39
California	680,665	-76,452	-150,135	356,479	12,510,651	-1,445,355	-2,967,069	6,300,195	18.61	18.01
Nevada	4,308	-467	+436	1,472	78,420	-8,468	+9,214	25,505	18.34	17.35
Oregon	40,496	-12,806	-79,011	17,310	625,604	-189,096	-1,419,873	251,517	15.72	14.90
Washington	108,445	-26,328	-96,903	47,991	2,119,019	-498,799	-2,209,196	825,774	19.72	17.30
Regions XIII and XIV:										
Alaska	2,485	-439	-459	797	54,601	-7,593	+8,894	16,607	22.34	20.86
Hawaii	2,504	+374	+1,820	1,783	35,730	+7,168	+21,477	21,351	16.93	14.62

<sup>1</sup> Gross; not adjusted for voided benefit checks and transfers under interstate combined wage plan.

<sup>2</sup> Includes estimates for Maine and for women claimants and for average weekly payment for total unemployment in New York.

<sup>3</sup> Data not yet received.

any month in 1947. All but 16 States had lower ratios in May than in April. California, Idaho, Louisiana, Montana, Nevada, North Dakota, Oklahoma, and Washington each showed a drop of a full percentage point or more. Cali-

fornia's ratio of 7.9 percent, however, was still the second highest in the Nation. Except for Colorado and Illinois, all the States that began a new benefit year in April showed higher ratios. Outstanding among these was Rhode

Island, where the ratio jumped from 6.9 to 9.0 percent, the highest in the Nation. All the ratios in Region VIII were below 2 percent, while in Region XII they ranged from 3.6 to 7.9 percent. In Region I, all the ratios were

Table 5.—Number of individuals<sup>1</sup> compensated for unemployment during weeks ended in May 1947

[Data reported by State agencies; corrected to June 16, 1947]

Table with columns: Region and State, Weeks ended (May 3, 10, 17, 24, 31), For all types of unemployment, For total unemployment.

Table 6.—Unemployment in week ended May 10, 1947, as reflected by continued claims for unemployment insurance<sup>1</sup> as percent of average covered employment in 1946

Table with columns: Region and State, Claims<sup>1</sup>, Average monthly covered employment<sup>2</sup> (in thousands), Claims as percent of covered employment.

<sup>1</sup> The number of individuals is assumed to be identical with the number of weeks compensated, which may result in a slight overstatement.

<sup>2</sup> Includes estimates for Maine and also for total unemployment only in New York.

<sup>3</sup> Data not yet received.

<sup>1</sup> Estimated number of continued claims for unemployment in the week in which the 8th of the month falls.

<sup>2</sup> Represents workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of the month.

above those for April and, except in Connecticut (2.4 percent) and Vermont (3.7 percent), were well above 5 percent.

Benefit payments rose from \$71.6 million to \$72.3 million during May (table 4). The national rise was due primarily to the increases in States that began new benefit years in April, and to the rise in New York. Largely offsetting these increases were substantial declines in the three Pacific Coast States and Pennsylvania. It is interesting to note that benefit pay-

ments for May 1947 in Michigan and in Pennsylvania were more than \$4 million below payments in May 1946. California, Illinois, Ohio, and Washington each expended \$2-3 million less than in May 1946.

The weekly number of persons who received a benefit check ranged from 841,000 to 997,000 during the 5 weeks ended in May (table 5). The low of 841,000 during the week ended May 31 was probably due to the holiday on Memorial Day, when the central and local offices were closed. In each of

the other weeks the total was 946,000 or higher. The weekly average for May, 937,000, was 8,000 above that for April (table 1). Eight of the nine States that began new benefit years in April reported a higher weekly average for May than for April.<sup>2</sup> On the other hand, California's weekly average dropped from 172,000 in April to 158,100 in May, Oregon's from 12,300 to 9,000, and Washington's from 32,300 to 24,100.

### Veterans' Unemployment Allowances

In May, veterans received \$63.7 million for 3.2 million weeks of unemployment, a decrease from April figures of 19 percent both in payments and in weeks compensated. All States shared in the decline except Florida, where weeks compensated and payments each increased by about 4 percent. These data tie in with the Bureau of the Census estimates of unemployed veterans, which showed a decrease from April to May of some 25 percent.

Claims for the country as a whole decreased for the fourth successive month—initial claims by 5 percent and continued claims by 19 percent. Initial claims rose in 12 States; these increases were relatively small except in Maryland and in Michigan. In Maryland the increase can be attributed to the inclusion for the first time of additional claims in the reporting of initial claims, while the large Michigan rise was caused by temporary lay-offs in automobile plants that resulted from steel shortages.

New claims declined in 12 States—11 of them in the regions west of the Mississippi River, where the seasonal upswing in agriculture and construction and in the lumber industries has created new jobs. The Bureau of Labor Statistics reports also that State and local governments have taken on many new workers for highway construction, which had been neglected during the war. The number of additional claims rose in 17 States—most of them in eastern industrial areas where employment is leveling off for the summer season.

<sup>2</sup> Data for Maine not available.

Table 7.—Claims and payments for veterans' unemployment allowances, May 1947<sup>1</sup>

State	Initial claims	Continued claims	Weeks compensated	Payments
Total <sup>1</sup> .....	354,149	3,173,202	3,199,923	\$63,721,704
Alabama.....	7,170	69,768	67,874	1,353,740
Alaska.....	103	1,519	1,405	27,952
Arizona.....	2,495	14,247	15,037	298,891
Arkansas.....	4,481	53,645	55,187	1,101,286
California.....	29,962	280,710	258,677	5,153,747
Colorado.....	1,964	16,630	16,745	332,364
Connecticut.....	4,437	21,658	21,084	418,087
Delaware.....	617	5,437	5,359	105,957
District of Columbia.....	765	16,967	18,069	360,087
Florida.....	9,634	70,650	73,979	1,475,576
Georgia.....	7,619	70,302	69,299	1,332,295
Hawaii.....	333	1,873	1,512	30,144
Idaho.....	443	3,652	3,820	75,931
Illinois.....	13,745	118,807	109,687	2,177,148
Indiana.....	9,037	36,537	35,524	704,916
Iowa.....	1,881	12,296	12,242	242,117
Kansas.....	3,182	26,179	25,975	514,619
Kentucky.....	5,293	63,540	61,686	1,230,656
Louisiana.....	6,141	47,701	87,681	1,746,127
Maine.....	2,256	30,249	31,479	625,006
Maryland.....	3,216	31,345	30,801	611,834
Massachusetts.....	13,870	133,639	141,035	2,803,621
Michigan.....	22,257	102,052	105,126	2,090,652
Minnesota.....	3,346	54,197	51,216	1,015,070
Mississippi.....	3,828	27,166	24,743	492,886
Missouri.....	12,090	96,109	93,389	1,855,339
Montana.....	727	5,265	4,854	96,707
Nebraska.....	791	5,458	6,143	120,753
Nevada.....	461	2,714	2,825	56,162
New Hampshire.....	1,566	11,077	11,437	225,705
New Jersey.....	12,609	140,046	144,308	2,880,178
New Mexico.....	1,733	12,486	12,278	244,212
New York.....	67,118	423,950	420,672	8,377,778
North Carolina.....	7,007	51,077	47,663	947,675
North Dakota.....	136	1,771	1,666	32,758
Ohio.....	9,995	109,031	98,419	1,957,064
Oklahoma.....	4,863	63,326	61,882	1,232,895
Oregon.....	3,415	18,181	18,821	373,026
Pennsylvania.....	28,089	354,660	351,765	7,027,380
Puerto Rico.....	1,097	31,437	34,492	680,220
Rhode Island.....	2,079	31,749	31,299	624,688
South Carolina.....	3,953	26,999	52,991	1,058,255
South Dakota.....	345	5,005	4,845	96,437
Tennessee.....	5,826	95,228	98,517	1,767,278
Texas.....	10,893	165,623	185,142	3,888,054
Utah.....	1,143	5,824	5,286	104,650
Vermont.....	743	5,017	4,841	94,754
Virginia.....	3,946	46,386	46,646	927,104
Washington.....	4,079	35,374	39,733	787,764
West Virginia.....	6,011	84,060	80,477	1,605,290
Wisconsin.....	5,150	24,389	22,842	451,331
Wyoming.....	207	1,194	1,445	28,528

<sup>1</sup> Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for Puerto Rico.

## Nonfarm Placements

Nonfarm placements of 442,000 in May were 5.5 percent more than in April and the largest number since October 1946. Twenty States reported only slight increases; in 19 others, however, placements rose 10 percent or more, with the increases ranging from 10 percent in Oregon and South Dakota to 27 percent in Minnesota. Of the 10 States reporting fewer placements, on the other hand, only Utah had a decline of more than 10 percent.

Table 8.—Nonfarm placements by State, May 1947

U. S. Employment Service region and State	Total	Women	Veterans <sup>1</sup>
Total.....	141,902	137,071	161,591
<b>Region I:</b>			
Connecticut.....	6,843	2,548	2,230
Maine.....	3,665	899	1,382
Massachusetts.....	8,047	3,079	3,055
New Hampshire.....	1,741	448	685
Rhode Island.....	2,322	1,234	638
Vermont.....	1,125	209	604
<b>Region II:</b>			
New York.....	52,224	29,414	11,104
<b>Region III:</b>			
Delaware.....	1,124	503	367
New Jersey.....	10,992	5,534	3,088
Pennsylvania.....	20,267	7,181	8,337
<b>Region IV:</b>			
District of Columbia.....	3,895	1,425	1,170
Maryland.....	4,991	1,358	1,944
North Carolina.....	9,302	2,601	3,416
Virginia.....	6,916	2,170	2,542
West Virginia.....	3,226	1,082	1,265
<b>Region V:</b>			
Kentucky.....	3,334	848	1,410
Michigan.....	12,616	2,328	5,732
Ohio.....	27,488	7,202	9,475
<b>Region VI:</b>			
Illinois.....	14,309	4,322	5,908
Indiana.....	8,923	2,681	3,356
Wisconsin.....	9,219	2,539	4,133
<b>Region VII:</b>			
Alabama.....	13,403	3,329	4,648
Florida.....	11,133	3,766	4,110
Georgia.....	8,562	2,509	3,101
Mississippi.....	6,451	2,195	2,110
South Carolina.....	5,678	1,141	2,067
Tennessee.....	11,481	3,568	4,137
<b>Region VIII:</b>			
Iowa.....	6,101	1,248	3,045
Minnesota.....	11,212	1,794	4,774
Nebraska.....	3,925	594	1,690
North Dakota.....	1,729	301	623
South Dakota.....	1,575	283	721
<b>Region IX:</b>			
Arkansas.....	7,517	2,311	2,389
Kansas.....	6,655	1,264	2,834
Missouri.....	7,903	2,308	3,181
Oklahoma.....	8,778	2,189	3,467
<b>Region X:</b>			
Louisiana.....	4,699	1,345	1,896
New Mexico.....	2,473	398	1,317
Texas.....	36,016	9,635	13,368
<b>Region XI:</b>			
Colorado.....	6,207	792	2,968
Idaho.....	3,537	490	1,751
Montana.....	2,602	308	1,262
Utah.....	2,371	329	1,066
Wyoming.....	1,019	160	456
<b>Region XII:</b>			
Arizona.....	3,745	871	1,519
California.....	36,684	10,980	13,878
Nevada.....	2,432	764	785
Oregon.....	8,013	1,294	3,509
* Washington.....	7,432	1,300	3,078

<sup>1</sup> Represents placements of veterans of all wars.

Source: Department of Labor, U. S. Employment Service.

Veterans' placements totaled 162,000 in May, 3.3 percent more than in April. Of the 31 States sharing in the national increase, 11 reported increases of 10 percent or more. In contrast, only 4 of the 17 States with fewer of these placements reported decreases of 10 percent or more.

The 137,100 placements of women

were 5 percent more than in April. Thirty-two States shared in this increase; in 4 States—Arkansas, Delaware, Mississippi, and Wyoming—placements of women rose more than 26 percent. In the 17 States where placements of women were fewer than in April, only 2 States—South Carolina and Utah—reported declines of more than 10 percent.

## Old-Age and Survivors Insurance

### Monthly Benefits in Current-Payment Status, May 1947

At the end of May, 1.8 million persons had benefits in current-payment status at a monthly rate of \$34.5 million (table 1).

During the month the total number of benefits in force exceeded 2 million for the first time. The 1 million mark was reached during July 1944, 4½ years after monthly benefits first became payable. The second million were added to the rolls in less than 3 years, however, because of the increased number of survivor claims during the war and of retirement claims after the cessation of hostilities. Moreover, the much larger average number of beneficiaries on the rolls in the second period meant more terminations and a correspondingly larger number of awards than were represented in the first million beneficiaries. The tabulation below shows the number of benefits awarded from January 1940 to July 1944 and from August 1944 to May 1947:

Type of benefit	January 1940-July 1944	August 1944-May 1947
Total.....	1,224,797	1,387,657
Primary.....	498,085	601,410
Wife's.....	158,665	208,167
Child's.....	353,930	336,862
Widow's current.....	64,274	98,109
Widow's current.....	144,417	137,331
Parent's.....	5,426	5,778

Monthly benefits were awarded during May to 53,000 persons, only 1,000 less than the record number processed in May 1946. The number exceeded the April total by 1,000; an increase of 1,600 in the number of primary benefit awards more than offset the de-

creases in the number of awards of wife's, child's, and widow's benefits.

During May, benefits were awarded to survivors of 626 deceased workers who had credits under both the railroad and the old-age and survivors insurance systems, more than twice as many workers as were represented in similar awards during April.

Monthly benefit certifications in May totaled \$37.3 million and lump-sum death payments, \$2.9 million.

### Family Benefits in Current-Payment Status, December 31, 1946

At the end of 1946, monthly benefits were in current-payment status for at least one member of almost 1.1 million families. Table 2 shows a distribution of these families according to the family classification of the beneficiaries actually in receipt of benefits and the average family benefit for each classification.

Benefits in force for survivor families differ more from those in current-payment status in distribution by family classification than they do in total number, since it frequently happens when two or more persons in a family are entitled to benefits that one beneficiary is receiving his payment currently while the benefit of another family member is suspended. For retired-worker families, however, the distribution of benefits in current-payment status varies little from that of the total in force because, if a primary beneficiary has his benefit withheld because of employment, the benefits of his dependents are also withheld.

The following tabulation of data on families consisting of a widowed mother and/or children illustrates the



difference in the distribution by family classification between family benefits in force and those in current-payment status.

Family classification	Number of families (in thousands)	
	Entitled to benefits (benefits in force)	Actually receiving benefits (benefits in current-payment status)
Total	264.0	257.1
Widowed mother only	94.2	4.3
Widowed mother and 1 child	51.5	65.6
Widowed mother and 2 children	26.9	37.1
Widowed mother and 3 or more children	43.2	21.5
1 child only	19.6	68.1
2 children	9.9	30.4
3 children	18.7	12.4
4 or more children		17.7

The average family benefit in current-payment status at the end of 1946 ranged from \$13 for a family in which only one child was receiving benefits to \$51.40 for a family consisting of a widowed mother and three or more children, all receiving benefits. Among retired-worker families

Table 2.—Number of families and beneficiaries in receipt of benefits at end of 1946, and average monthly benefit in current-payment status at end of each year 1944-46, by family group

[Based on 20-percent sample. Average benefits shown to the nearest 10 cents. Corrected to June 5, 1947]

Family classification of beneficiaries	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average monthly amount per family		
			1946	1945	1944
Total	1,092.6	1,642.3			
Retired worker families	701.7	935.6			
Worker only	472.6	472.6	\$23.90	\$23.50	\$23.00
Male	389.5	389.5	24.90	24.50	24.10
Female	92.2	92.2	19.60	19.50	19.30
Worker and wife	215.8	431.7	39.00	38.50	37.90
Worker and 1 child	8.6	17.2	37.20	36.80	35.70
Worker and 2 or more children	4.5	13.6	47.40	46.50	44.60
Worker, wife, and 1 or more children	.1	.4	(1)	(1)	(1)
Survivor families	390.9	706.7			
Aged widow	127.0	127.0	20.20	20.20	20.20
Widowed mother only	4.3	4.3	19.90	19.50	19.90
Widowed mother and 1 child	65.6	131.2	34.60	34.10	34.40
Widowed mother and 2 children	37.1	111.4	43.20	47.70	47.30
Widowed mother and 3 or more children	21.5	87.3	51.40	50.40	50.10
1 child only	68.1	68.1	13.00	12.90	12.90
2 children	30.4	60.7	25.10	24.70	24.90
3 children	12.4	37.3	35.50	34.80	35.10
4 or more children	17.7	72.0	46.80	46.40	45.80
1 aged parent	6.2	6.2	13.20	13.20	13.20
2 aged parents	.6	1.2	25.60	24.20	24.70

<sup>1</sup> No average shown because too few cases in sample.  
<sup>2</sup> Benefits of child or children were being withheld at end of 1946.

the lowest average was for a retired woman without dependents; her benefit averaged \$19.60, while the average for a retired man by himself was \$24.90. The highest average among the retired-worker families was \$47.40

Table 1.—Monthly benefits in current-payment status <sup>1</sup> at the end of the month, by type of benefit and month, May 1946—May 1947, and monthly benefit actions, by type of benefit, May 1947

[Amounts in thousands; data corrected to June 16, 1947]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1946														
May	1,474,015	\$27,633.1	617,562	\$15,076.0	188,668	\$2,435.3	426,141	\$5,324.1	107,254	\$2,166.2	127,756	\$2,544.8	6,634	\$86.6
June	1,502,085	28,210.8	632,038	15,443.3	193,241	2,496.6	431,202	5,391.2	110,168	2,225.9	128,688	2,565.8	6,748	88.1
July	1,527,880	28,771.9	646,996	15,833.0	197,947	2,560.1	433,533	5,420.1	113,092	2,284.5	129,437	2,584.2	6,875	90.0
August	1,553,914	29,326.1	661,781	16,212.6	202,930	2,627.8	436,144	5,450.5	116,213	2,347.9	129,882	2,596.1	6,964	91.1
September	1,579,112	29,825.5	673,438	16,509.0	206,794	2,679.7	442,905	5,541.6	118,839	2,400.7	130,070	2,601.9	7,066	92.6
October	1,606,412	30,374.1	685,626	16,825.8	210,622	2,733.3	451,489	5,661.8	121,951	2,464.0	129,520	2,594.6	7,204	94.5
November	1,626,683	30,777.8	695,132	17,063.3	213,725	2,775.0	457,120	5,741.6	124,451	2,515.0	128,965	2,587.0	7,300	95.8
December	1,642,299	31,080.8	701,705	17,229.6	215,984	2,804.9	461,756	5,804.0	127,046	2,568.3	128,410	2,576.8	7,398	97.3
1947														
January	1,672,301	31,694.8	717,570	17,625.3	220,757	2,868.3	467,532	5,882.2	130,017	2,629.1	128,959	2,591.6	7,466	98.3
February	1,708,848	32,467.2	737,315	18,134.1	227,003	2,953.4	473,908	5,971.4	133,043	2,692.5	129,908	2,614.5	7,671	101.2
March	1,738,841	33,099.1	753,091	18,540.2	231,587	3,015.5	479,946	6,057.4	135,634	2,746.6	130,668	2,634.6	7,915	104.7
April	1,771,600	33,769.7	767,780	18,922.3	236,341	3,080.2	487,755	6,165.8	139,357	2,823.6	132,079	2,667.9	8,288	110.0
May	1,805,219	34,480.2	784,083	19,353.9	241,224	3,148.4	494,959	6,266.7	142,857	2,896.2	133,443	2,700.0	8,633	115.0
Monthly benefit actions, May 1947:														
In force <sup>2</sup> beginning of month	1,995,298	38,496.6	886,623	21,955.6	265,913	3,473.3	515,645	6,509.4	141,678	2,869.4	177,050	3,577.6	8,389	111.3
Benefits awarded in month	63,242	1,082.3	24,533	630.4	8,400	112.4	11,447	155.2	4,161	86.0	4,254	92.2	447	6.2
Entitlements terminated <sup>3</sup>	14,591	268.4	4,816	118.3	2,540	32.7	4,120	54.4	567	11.6	2,471	50.3	77	1.1
Net adjustments <sup>4</sup>	103	15.4	94	10.9	14	1.3	14	2.5	-2	(5)	-18	.6	1	(9)
In force end of month	2,034,052	39,325.9	906,434	22,478.6	271,787	3,554.3	522,986	6,612.8	145,270	2,943.8	178,815	3,620.1	8,760	116.3

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions, recomputations, and from administrative actions.

<sup>5</sup> Less than \$50.

for families consisting of a retired worker and two or more children receiving benefits. A woman was the primary beneficiary in fewer than 50 of all the worker-and-child families.

A comparison of family benefits in current-payment status at the end of each year 1944-46 is presented in table 2. For all types of retired-worker families the average family benefit increased each year, mainly because the average amount of benefits awarded was larger but partly because recomputation of the primary benefits of workers who earned wages after entitlement also increased the average somewhat. For survivor families the increases in average family benefit amounts were neither so consistent nor so large.

A comparison of the relative number of families in each of the family classifications of beneficiaries in current-payment status, by intervals of amount of monthly family benefits, is shown in table 3. For each family classification the distribution shows concentration at family benefit amounts corresponding to primary benefit amounts of \$20-30, and at the

minimum family benefit amounts. There is also some concentration at the maximum amounts.

In families in which only the retired worker was receiving benefits currently, 7.6 percent of the men and 16.1 percent of the women were receiving the minimum benefit of \$10. Of the families consisting of a retired worker and one child beneficiary, 7.8 percent were receiving the minimum family benefit of \$15, about the same proportion as for male workers with no dependent in receipt of benefits. Of the cases in which a retired worker and his wife were receiving benefits, 6.2 percent of the benefits were at the minimum amount, the lowest proportion for any of the retired-worker family classifications.

Other available data show that, of the retired workers with benefits in current-payment status at the end of 1946, 45.9 percent of the women, but only 23.9 percent of the men, were receiving benefits of less than \$20. Only 0.9 percent of the retired women beneficiaries were receiving benefits of \$40 or more, as compared with 6.1 percent of all the retired men.

### Applicants for Account Numbers, January-March 1947

The long-term downward trend in number of employee accounts established, which had been interrupted in the latter half of 1946, was resumed in the first quarter of 1947. As compared with January-March 1946, fewer applications for account numbers were received from men and women at nearly all adult ages, but substantial increases occurred in both the relative and absolute number of applications received from boys and girls under 20 years of age.

Applicants in January-March totaled 509,000, a decline of almost 14 percent from the number in the corresponding quarter of 1946 and of 27 percent from the level in the preceding quarter. The latter drop exceeded the usual seasonal movement, partly because of the abnormally heavy volume of applications received in July-December 1946 after military inductions had been curtailed.

For both men and women, the total number of accounts established was smaller than in any previous quarter.

Table 3.—Percentage distribution of beneficiary families by monthly amount of family benefit in current-payment status at end of 1946, for each specified family group in receipt of benefits

[Based on 20-percent sample. Average benefits shown to the nearest 10 cents. Corrected to June 5, 1947]

Monthly family benefit amount	Retired worker only		Retired worker and wife	Retired worker and 1 child	Aged widow	Widowed mother and children			Children only			
	Male	Female				1 child	2 children	3 or more children	1 child	2 children	3 children	4 or more children
Total number <sup>1</sup> .....	380,500	92,200	215,800	8,600	127,000	65,600	37,100	21,500	68,100	30,400	12,400	17,700
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$10.00.....					2.6	0	0	0	3.8	3.1	0	0
10.00-14.99.....	<sup>4</sup> 16.3	<sup>5</sup> 31.6	0	0	17.1	4.5	0	0	68.7	12.8	<sup>2</sup> 1.6	3.1
15.00-19.99.....	9.2	14.4	<sup>6</sup> 10.8	<sup>7</sup> 12.6	34.0	4.8	4.7	<sup>8</sup> 2	21.4	9.2	11.3	<sup>3</sup> 3
20.00-24.99.....	26.3	35.0	5.2	6.1	26.5	5.2	3.2	9.4	<sup>9</sup> 4.1	26.8	6.0	13.4
25.00-29.99.....	21.7	12.8	5.3	6.6	12.2	18.6	3.0	3.8	.....	25.2	7.6	5.6
30.00-34.99.....	13.8	3.9	16.2	18.9	<sup>9</sup> 9.6	20.7	4.6	4.8	.....	15.4	20.4	5.5
35.00-39.99.....	7.4	1.4	16.8	17.1	.....	17.0	11.7	3.9	.....	6.4	19.0	5.8
40.00-44.99.....	<sup>10</sup> 5.4	<sup>10</sup> 9	14.2	13.3	.....	12.7	14.6	6.1	.....	<sup>10</sup> 4.0	15.3	10.5
45.00-49.99.....	.....	.....	11.2	9.5	.....	7.3	13.8	13.9	.....	.....	9.2	14.9
50.00-54.99.....	.....	.....	7.8	6.4	.....	8.6	12.6	13.1	.....	.....	5.3	13.2
55.00-59.99.....	.....	.....	5.1	4.9	.....	11.8	10.9	11.6	.....	.....	2.3	10.4
60.00-64.99.....	.....	.....	5.7	3.0	.....	.....	7.5	9.1	.....	.....	1.7	7.4
65.00-69.99.....	.....	.....	<sup>11</sup> 1.7	<sup>12</sup> 1.6	.....	.....	5.4	7.7	.....	.....	<sup>13</sup> 2	5.7
70.00-74.99.....	.....	.....	.....	.....	.....	.....	5.1	5.5	.....	.....	.....	3.6
75.00-79.99.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1.8
80.00-84.99.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1.0
85.00.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.8
Average monthly amount per family.....	\$24.90	\$19.60	\$39.00	\$37.20	\$20.20	\$34.60	\$48.20	\$51.40	\$13.00	\$26.10	\$35.59	\$46.80

<sup>1</sup> Families with retired worker, wife, and child, or retired worker and 2 or more children, or widowed mother only, or 1 or 2 aged parents not shown because too few cases in sample.

<sup>2</sup> Widow's benefit reduced to less than \$10 by primary benefit to which widow was concurrently entitled.

<sup>3</sup> Family benefit is less than minimum amount because 1 or more additional family members were entitled to benefits which were withheld at end of 1946.

<sup>4</sup> 7.6 percent at \$10 minimum.

<sup>5</sup> 16.1 percent at \$10 minimum.

<sup>6</sup> 6.2 percent at \$15 minimum.

<sup>7</sup> 7.8 percent at \$15 minimum.

<sup>8</sup> \$22 maximum possible in 1946.

<sup>9</sup> \$33 maximum possible in 1946.

<sup>10</sup> \$44 maximum possible in 1946.

<sup>11</sup> \$55 maximum possible in 1946.

<sup>12</sup> \$66 maximum possible in 1946.

<sup>13</sup> \$77 maximum possible in 1946.

Table 4.—Number of applicants for account numbers, by year, 1940-46, and first quarter 1947, and estimated number of living account-number holders at end of each period

Period	Applicants for account numbers		Estimated number of living account-number holders 14 years and over as of end of period <sup>1</sup>			
	Total during period	Cumulative total as of end of period	Number	Percent of estimated population 14 years and over <sup>2</sup>		
				Total	Male	Female
1940.....	5,227,084	54,225,212	49,900,000	48.7	66.6	30.9
1941.....	6,677,901	60,903,113	56,000,000	54.0	72.0	36.0
1942.....	7,638,175	68,541,288	63,000,000	60.2	77.4	43.2
1943.....	7,425,670	75,966,958	69,400,000	65.7	80.7	50.8
1944.....	4,536,948	80,503,906	72,900,000	68.4	82.3	54.7
1945.....	3,321,384	83,825,290	75,300,000	70.0	83.4	56.9
1946.....	3,022,057	86,847,347	77,500,000	71.4	84.2	58.7
January-March 1947.....	508,980	87,356,327	77,700,000	71.4	84.4	58.8

<sup>1</sup> Estimated by adjusting the cumulative total of accounts established for duplications as well as for deaths; includes Alaska and Hawaii. Data subject to revision.

<sup>2</sup> Population 14 years of age and over estimated by the Bureau of the Census; includes Alaska and Hawaii.

Account numbers issued to women and girls, however, were only 10 percent less than in January-March 1946, while the number of male applicants fell by 17 percent. Consequently, although men and boys constituted a majority of all applicants for the second consecutive January-March quarter, the proportion decreased from 54 percent to 52 percent. Because the number of middle-aged men who do not yet have account numbers is relatively small, more accounts were established for women than for men at every age from 28 to 59.

Applicants under age 20 formed 45 percent of the total in comparison with only 37 percent in the first quarter of 1946. For boys in that age group, the number of accounts established rose 14 percent, and the proportion they formed of all male applicants climbed from 35 percent to 48

percent. The relative number of women applicants who were under age 20 also showed an increase—from 38 percent to 42 percent—but a slight decline occurred in their absolute number. Among elderly persons, on

the other hand, both the absolute and relative number of applications continued to diminish. Only 19,000 account numbers were issued to men and women aged 60 and over, as compared with 23,000 in the first quarter of 1946 and the wartime peak of 104,000 in the final quarter of 1942. Less than 4 percent of all applicants were in these ages—the smallest proportion for January-March since 1941.

The 66,000 applications received from Negroes were only 80 percent of the number in the first quarter of 1946. Negroes accounted for 13 percent both of the men and of the women applicants—the smallest proportion in any first quarter since 1943 for men and since 1942 for women.

At the end of March the cumulative number of social security accounts established had reached 87.4 million. Account numbers held by living individuals aged 14 and over totaled an estimated 77.7 million, or 71 percent of the population in those ages.

Table 6.—Distribution of account-number applicants under 20 years of age, by sex and age, January-March, 1947 and 1946

Age	Total			Male			Female		
	January-March		Percentage change	January-March		Percentage change	January-March		Percentage change
	1947	1946		1947	1946		1947	1946	
Under 20, total.....	229,803	215,781	+6.5	127,995	112,765	+13.5	101,808	103,016	-1.2
Under 18, total.....	161,160	159,409	+1.1	94,912	91,128	+4.2	66,248	68,281	-3.0
Under 14.....	7,255	9,529	-23.9	5,800	8,068	-28.1	1,455	1,461	-.4
14.....	11,499	14,946	-23.1	8,450	10,899	-22.5	3,049	4,047	-24.7
15.....	29,447	32,240	-8.7	19,105	20,316	-6.0	10,342	11,924	-13.3
16.....	52,153	49,467	+5.4	28,977	26,346	+10.0	23,176	23,121	+2
17.....	60,806	53,227	+14.2	32,580	25,499	+27.8	28,226	27,728	+1.8
18.....	38,410	32,102	+19.6	19,260	13,870	+38.9	19,150	18,232	+5.0
19.....	30,233	24,270	+24.6	13,823	7,767	+78.0	16,410	16,503	-.6

Table 5.—Distribution of applicants for account numbers by sex, race, and age group, January-March 1947

Age group	Total			Male			Female		
	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro
Total.....	508,980	442,509	66,471	264,314	230,530	33,784	244,666	211,979	32,687
Under 15.....	18,754	16,779	1,975	14,250	12,508	1,742	4,504	4,271	233
15-19.....	211,049	187,072	23,977	113,745	98,732	15,013	97,304	88,240	8,964
20-39.....	177,031	146,613	30,418	90,850	78,415	12,435	86,181	68,188	17,983
40-59.....	83,269	74,560	8,709	33,180	29,609	3,571	50,089	44,951	5,138
60-64.....	9,543	8,906	637	5,488	5,063	425	4,055	3,843	212
65-69.....	5,335	4,905	430	3,594	3,257	337	1,741	1,648	93
70 and over.....	3,872	3,583	289	3,114	2,871	243	758	712	46
Unknown.....	127	91	36	93	75	18	34	16	18

<sup>1</sup> Represents all races other than Negro.

## Public Assistance

### Case Loads in Old-Age Assistance and Aid to Dependent Children, April 1947

Since August 1945—the last month of the war—the number of recipients of old-age assistance and aid to dependent children has increased monthly. Not until April 1947, however, were there as many old people and dependent children on the rolls as there had been in the peak months of 1942; the number of families with dependent children still remained below the 1942 high mark. The cumulative postwar increases were by April roughly 10 percent for recipients of old-age assistance and 50 percent for children receiving aid.

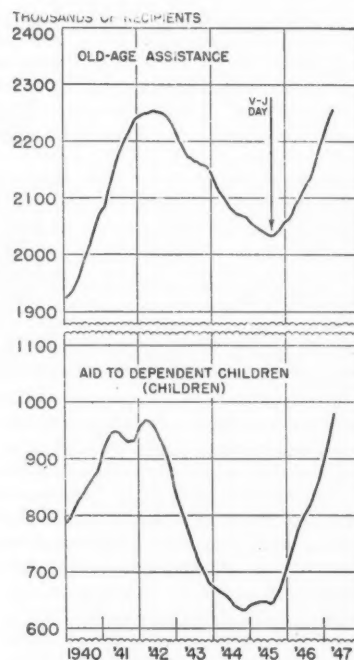
These national increases can best be understood against the perspective of trends over several years and in relation to war and postwar developments. A comparison of April recipients loads with previous peaks reveals highly diverse patterns among the States. In some States, peaks were

reached as early as 1939 or 1940, while in a few other States, in contrast, the upward trend persisted even during the war.

### National Comparisons

The largest number of recipients of old-age assistance reported before April 1947 was 2,254,000 in June 1942. Despite the estimated subsequent increase of roughly 1 million in the number of aged persons in the Nation, the rolls in April 1947 topped the previous peak by only some 2,000 recipients. Moreover, the number of recipients in April would still be somewhat under the 1942 high point except that some States—after enactment of the 1946 amendments to the Social Security Act—discontinued the practice of making joint payments to a husband and wife, each eligible for aid, and instead made separate payments. Under the amendments, the number of recipients is a factor in determining the Federal share of assistance costs. When separate payments are made, each spouse, instead of only

Chart 1.—Recipients of old-age assistance and aid to dependent children, January 1940–April 1947



one, is counted as a recipient. The number of recipients currently reported therefore represents a more nearly complete count of the number of eligible individuals aided than does the number reported in 1942. In some places the process of splitting joint payments still continues and will account in part for increases in the rolls in the next few months.

The number of families receiving aid to dependent children and the number of children aided reached peaks of 402,000 and 968,000, respectively, in March 1942. After that month, war-connected reductions in the rolls exceeded the increases that occurred in States with new or growing State-Federal programs. In fact, the wartime reductions were so great that by April 1947 the marked postwar upswing had brought the number of children aided only 1 percent above the March 1942 peak, even though by 1947 there were three more State-Federal programs in operation. A part of the increase in recent months in the number of children aided may be attributed to the 1946 amendments to the Social Security Act.

Table 1.—States with specified percentage change in number of recipients of old-age assistance from June 1942<sup>1</sup> and in number of children receiving aid to dependent children from March 1942<sup>1</sup> to April 1947

Percentage change	Old-age assistance	Aid to dependent children
<i>Increases</i>		
	<i>21 States</i>	<i>25 States</i>
Less than 25.0.....	Arizona, California, Florida, Georgia, Idaho, Kansas, Michigan, Oklahoma, Oregon, Rhode Island, Tennessee, Texas, Vermont, Washington, Wyoming.	Arizona, Arkansas, District of Columbia, Illinois, Maine, South Carolina, South Dakota, Tennessee.
25.0-49.9.....	Louisiana, Mississippi, South Carolina.	Alabama, Georgia, Iowa, New Hampshire, New Mexico, Oklahoma, Oregon, Washington, Missouri, New York, Rhode Island.
50.0-74.9.....	Arkansas, New Mexico.....	Florida, Mississippi.
75.0-99.9.....	Alabama.....	Alaska, Connecticut, Kentucky, Texas.
100.0 or more.....		
<i>Decreases</i>		
	<i>30 States</i>	<i>26 States</i>
Less than 25.0.....	Alaska, Colorado, Connecticut, Hawaii, Illinois, Indiana, Iowa, Kentucky, Maine, Massachusetts, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Pennsylvania, South Dakota, Utah, Virginia, West Virginia, Wisconsin.	Hawaii, Louisiana, Maryland, Michigan, North Carolina, Ohio, Vermont, Virginia, West Virginia.
25.0-49.9.....	Delaware, District of Columbia, Maryland.	California, Colorado, Idaho, Indiana, Kansas, Massachusetts, Minnesota, Montana, Nebraska, North Dakota, Pennsylvania, Utah, Wisconsin, Wyoming.
50.0-74.9.....		Delaware, Nevada, New Jersey.

<sup>1</sup> Month in which national peak was reached.

Table 2.—Public assistance in the United States, by month, May 1946—May 1947<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance					
			Families	Children					Families	Children							
						Number of recipients						Percentage change from previous month					
1946																	
May	2,098,977	307,069	786,712	73,427	283,000		+0.5	+2.0	+1.8	+0.9	-3.2						
June	2,108,216	311,294	799,414	73,945	278,000		+4	+1.4	+1.6	+7	-1.6						
July	2,116,505	314,516	806,558	74,406	279,000		+4	+1.0	+9	+6	+2						
August	2,126,635	318,571	816,886	74,823	280,000		+5	+1.3	+1.3	+6	+4						
September	2,134,585	323,360	829,309	75,253	282,000		+4	+1.5	+1.5	+6	+8						
October	2,155,890	329,691	844,589	75,705	290,000		+1.0	+2.0	+1.8	+6	+2.8						
November	2,174,616	337,197	862,356	76,165	298,000		+9	+2.3	+2.1	+6	+2.8						
December	2,195,806	346,235	885,227	76,688	315,000		+1.0	+2.7	+2.7	+7	+5.5						
1947																	
January	2,212,945	354,378	905,555	76,986	336,000		+8	+2.4	+2.3	+4	+6.6						
February	2,227,868	363,640	929,705	77,272	344,000		+7	+2.6	+2.6	+4	+2.7						
March	2,243,393	374,357	957,134	77,677	344,000		+7	+3.0	+3.0	+5	-1						
April	2,255,526	384,053	979,620	77,954	349,000		+5	+2.6	+2.3	+5	-1.6						
May	2,259,677	391,312	996,959	78,486	338,000		+2	+1.9	+1.8	+7	-3						
						Amount of assistance						Percentage change from previous month					
1946																	
May	\$94,245,612	\$65,877,228	\$16,475,590	\$2,491,794	\$9,401,000	+0.7	+0.7	+1.7	+1.2	-0.6							
June	94,690,789	66,363,812	16,717,480	2,517,477	9,092,000	+5	+7	+1.5	+1.0	-3.3							
July	95,779,264	66,985,744	16,862,803	2,541,717	9,389,000	+1.1	+9	+9	+1.0	+3.8							
August	97,110,506	67,663,188	17,225,179	2,567,139	9,655,000	+1.4	+1.0	+2.1	+1.0	+2.8							
September	98,954,449	68,634,794	17,918,209	2,604,446	9,797,000	+1.9	+1.4	+4.0	+1.5	+1.5							
October	107,498,562	74,219,288	19,731,668	2,714,606	10,833,000	+8.6	+8.1	+10.1	+4.2	+10.6							
November	110,385,737	76,080,252	20,411,675	2,762,910	11,131,000	+2.7	+2.5	+3.4	+1.8	+2.7							
December	114,314,349	77,531,118	21,545,133	2,812,998	12,426,000	+3.6	+1.9	+5.6	+1.8	+11.6							
1947																	
January	116,678,504	78,314,543	22,085,013	2,829,948	13,449,000	+2.1	+1.0	+2.5	+6	+8.2							
February	118,228,265	78,962,347	22,786,969	2,851,949	13,627,000	+1.3	+8	+3.2	+8	+1.3							
March	120,960,145	80,714,355	23,695,169	2,918,621	13,652,000	+2.3	+2.2	+4.0	+2.3	+2							
April	121,884,224	81,165,811	24,118,487	2,943,926	13,656,000	+7	+6	+1.8	+1.0	( <sup>2</sup> )							
May	122,024,177	81,159,125	24,295,503	2,965,549	13,604,000	+1	( <sup>2</sup> )	+7	+7	-4							

<sup>1</sup> Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

<sup>2</sup> Increase of less than 0.05 percent.  
<sup>3</sup> Decrease of less than 0.05 percent.

Table 3.—Old-age assistance: Recipients and payments to recipients, by State, May 1947<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1947 in—		May 1946 in—				Total amount	Average	April 1947 in—		May 1946 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total	2,259,677	\$81,159,125	\$35.92	+0.2	( <sup>2</sup> )	+7.7	+23.2	Mo.	113,055	\$3,949,805	\$34.94	+0.3	+0.7	+8.1	+34.8
Ala.	51,627	908,717	17.60	+2.8	+2.3	+34.3	+37.2	Mont.	10,679	401,138	37.56	+2	+5	-5	+14.6
Alaska	1,352	60,380	44.81	-1.1	-2.7	-1.0	+8.6	Nebr.	25,224	1,007,600	39.95	+3	+2.4	+4.0	+28.9
Ariz.	10,560	503,445	47.67	+3	-2.7	+8.8	+33.8	Nev.	1,988	94,234	47.40	+1	+4	+2.4	+25.2
Ark.	39,081	717,715	18.36	+2.9	+2.3	+44.3	+56.5	N. H.	6,740	236,660	35.11	+1	+8	+2.5	+15.1
Calif.	170,754	8,988,489	52.64	+7	+7	+5.7	+17.0	N. J.	23,067	935,858	40.57	+3	+7	+7	+22.9
Colo.	42,373	2,507,863	59.19	+5	+4	+4.8	+9.5	N. Mex.	7,865	282,081	35.87	+1.9	+1.0	+19.4	+37.3
Conn.	14,920	649,420	43.53	+3	+9	+2.1	+49.1	N. Y.	107,918	5,091,794	47.18	+5	( <sup>2</sup> )	+3.7	+30.0
Del.	1,197	26,274	21.95	+2	+4.2	+3	+16.1	N. C.	37,871	679,724	17.95	+1.7	+2.1	+15.7	+60.2
D. C.	2,302	91,648	39.81	0	-9	-3	+19.1	N. Dak.	8,893	348,991	39.24	0	+1.3	+2.1	+15.9
Fla.	51,882	1,891,148	36.45	+1.5	+1.9	+14.6	+37.4	Ohio	120,971	4,763,128	39.37	+1	+8	+3.8	+28.7
Ga.	76,665	1,308,459	17.07	+1	( <sup>2</sup> )	+10.6	+47.3	Okla.	94,746	4,007,760	42.30	+7	+8	+10.4	+31.8
Hawaii	1,682	58,798	34.96	+2.1	+3.5	+13.6	+58.2	Pa.	89,955	3,057,928	33.99	+1	+2	+5.1	+15.7
Idaho	10,494	438,624	41.80	+4	+3	+6.3	+35.4	R. I.	8,309	326,815	39.33	+8	+2.7	+10.1	+23.0
Ill.	126,509	4,997,857	39.51	-2	+2	+1.2	+17.9	S. C.	28,919	585,367	20.24	+2.2	+2.1	+25.9	+58.7
Ind.	50,681	1,528,958	30.17	-10.0	-7.0	-6.7	+6.5	S. Dak.	12,638	412,942	32.67	-1.0	-1.2	-5	+20.1
Iowa	48,283	1,902,956	39.41	( <sup>2</sup> )	+6	-2	+16.6	Tenn.	46,628	858,705	18.42	+1.4	+1.1	+21.8	+37.8
Kans.	33,689	1,164,212	34.56	+6	+9	+14.9	+29.5	Tex.	193,097	5,584,497	28.92	+5	+7	+6.6	+20.8
Ky.	46,629	810,573	17.38	+9	+1.0	+4.7	+54.9	Utah	12,730	537,153	42.20	-8	-8	-5	+7.2
La.	48,518	1,171,840	24.15	+1.6	+7	+29.1	+47.1	Vt.	5,468	168,520	30.82	-9	-1.0	+3.5	+33.1
Maine	15,344	625,328	34.24	-1.2	-1.3	+1.8	+12.8	Wash.	15,727	276,749	17.60	+7	+1.4	+5.4	+21.6
Md.	11,724	359,284	30.65	( <sup>2</sup> )	+1	+1.9	+10.2	W. Va.	20,499	309,109	15.08	+1.1	+1.2	+9.1	+4.1
Mass.	84,555	4,285,198	50.68	+3	+6	+6.8	+16.9	Wis.	47,143	1,690,233	35.85	( <sup>2</sup> )	+5	+2.1	+18.1
Mich.	93,260	3,350,546	35.93	+5	+6	+4.7	+12.3	Wyo.	3,759	183,389	48.79	-1.1	-1.0	+7.2	+34.1
Minn.	53,991	2,003,506	37.11	-2	+9	-2	+10.0								
Miss.	39,023	672,234	17.23	+3	+1.0	+43.5	+49.6								

<sup>1</sup> For definitions of terms see the Bulletin, July 1945, pp. 27-28. All data subject to revision.

<sup>2</sup> Decrease of less than 0.05 percent.

<sup>3</sup> Increase of less than 0.05 percent.

## State Comparisons

The States vary strikingly in the changes that have occurred during the past 5 years. Changes in the number of recipients of old-age assistance from June 1942 to April 1947 ranged from an increase of more than 100 percent in one State to a decrease of nearly 50 percent in another State. In aid to dependent children, the

number of children aided increased more than 100 percent in four States and decreased from 50 to 75 percent in three States.

## Increases in Recipients

In nearly all the States in which the number of recipients of old-age assistance increased 25 percent or more, the June 1942 count was incomplete because of the practice of making joint payments. The splitting of joint

payments, however, accounts for only part of the increase in these States. Most of them had limited financial resources and were unable to aid all eligible persons applying for help. During the war years the State revenues increased. General improvement in the financial ability of these States, combined with increased Federal financial participation under the 1946 amendments to the Social Security Act, enabled them to absorb wait-

Table 4.—Aid to dependent children: Recipients and payments to recipients, by State, May 1947<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	A average per family	April 1947 in—			May 1946 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	391,312	996,959	\$24,295,503	\$62.09	+1.9	+1.8	+0.7	+27.4	+26.7	+47.5
Total, 50 States <sup>2</sup> .....	391,261	996,843	24,293,903	62.09	+1.9	+1.8	+0.7	+27.4	+26.7	+47.5
Alabama.....	8,019	22,399	252,110	31.44	+7	+8	+1	+19.6	+19.3	+32.0
Alaska.....	221	560	10,524	47.62	-7.5	-5.1	-3.6	+110.5	+80.8	+102.8
Arizona.....	2,384	6,871	111,758	46.88	+8	+6	-7.8	+32.3	+32.0	+55.2
Arkansas.....	6,672	17,678	242,105	36.29	+5.5	+5.2	+4.7	+51.3	+49.9	+95.7
California.....	10,556	25,782	1,060,209	100.44	+4.0	+4.0	+10.8	+35.4	+30.1	+52.5
Colorado.....	4,116	11,304	282,181	68.56	+2	+2	-1.3	+11.2	+12.0	+23.5
Connecticut.....	2,772	6,910	257,791	93.00	+7	+9	+4	+3.8	+4.3	+5.8
Delaware.....	250	675	16,700	66.80	+6.8	+6.5	-14.1	-7.7	-12.5	-18.3
District of Columbia.....	1,323	3,935	98,134	74.18	+2.5	+8	( <sup>3</sup> )	+70.3	+58.8	+93.4
Florida.....	10,004	24,973	353,878	35.37	+4.4	+4.4	+4.3	+52.0	+54.5	+58.0
Georgia.....	6,459	16,603	228,594	35.39	+8	+6	+5	+39.2	+41.5	+83.1
Hawaii.....	938	2,847	86,949	92.70	+4.7	+3.2	+3.8	+48.2	+43.1	+97.6
Idaho.....	1,760	4,587	138,678	78.79	-3	-3	-5	+24.6	+20.5	+58.8
Illinois.....	23,182	57,181	1,817,816	78.39	-2.6	-2.1	-6.5	+6.6	+8.4	+22.8
Indiana.....	7,588	18,652	310,874	40.97	+6	+9	+4.9	+16.2	+18.5	+24.7
Iowa.....	4,281	10,951	148,565	34.87	+3.0	+2.9	+2.7	+19.1	+19.0	+22.7
Kansas.....	4,736	12,000	334,023	70.53	+1.6	+1.5	+1.7	+36.2	+34.4	+68.0
Kentucky.....	5,748	22,495	308,352	35.25	+4.1	+4.0	-11.7	+55.4	+52.8	+154.8
Louisiana.....	11,738	30,333	833,581	45.46	+2.1	+1.7	-7	+23.9	+23.3	+57.8
Maine.....	1,913	5,486	172,944	90.40	-1.6	-1.0	-2.0	+20.8	+22.3	+50.7
Maryland.....	4,831	13,872	233,159	48.26	+1.0	+1.0	+7	+27.6	+27.2	+63.9
Massachusetts.....	9,133	22,643	873,124	95.60	+8	+1.0	+3	+11.1	+10.6	+26.1
Michigan.....	19,966	47,482	1,552,841	77.77	+1.2	+1.0	+1.2	+20.2	+19.4	+35.5
Minnesota.....	5,893	15,070	329,335	55.89	+1.2	+1.1	+1.0	+14.5	+15.8	+18.5
Mississippi.....	5,303	14,063	140,238	26.45	+4.3	+4.6	+4.4	+58.5	+59.7	+59.4
Missouri.....	19,573	51,188	656,073	33.52	+2.8	+2.8	-7.5	+55.1	+54.1	+25.0
Montana.....	1,080	4,442	111,747	66.52	+8	+9	+2.3	+14.1	+14.0	+36.8
Nebraska.....	3,137	7,439	255,073	81.31	+2.0	+1.7	+2.6	+24.4	+24.4	+54.7
Nevada.....	51	116	1,600	31.37	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire.....	1,099	2,800	86,152	78.39	+1.6	+1.4	+3.2	+18.8	+19.1	+28.6
New Jersey.....	4,052	10,419	313,929	77.48	+1.5	+1.8	+2.9	+12.7	+14.5	+34.4
New Mexico.....	3,576	9,380	173,500	48.52	+2.6	+2.3	+2.3	+26.3	+25.9	+66.5
New York.....	39,305	92,187	3,975,466	101.14	+3.6	+2.9	+2.1	+38.8	+36.0	+74.6
North Carolina.....	7,556	21,442	266,478	35.27	+1.7	+2.0	+2.5	+17.2	+23.2	+47.5
North Dakota.....	1,670	4,502	123,121	73.73	+5	+2	+2.1	+13.3	+9.8	+39.4
Ohio.....	9,266	25,446	612,290	66.08	+1.0	+1.0	+1	+12.4	+12.7	+29.8
Oklahoma.....	27,264	65,902	1,227,142	45.01	+2.8	+2.7	+2.7	+42.4	+40.9	+83.0
Oregon.....	2,450	6,194	221,913	90.58	-2.6	-2.7	-6.0	+73.3	+76.0	+84.5
Pennsylvania.....	39,082	99,927	2,809,579	71.89	+1.1	+9	+9	+25.5	+22.1	+36.6
Rhode Island.....	2,343	5,860	179,722	76.71	+4.3	+3.8	+4.4	+35.7	+32.1	+50.0
South Carolina.....	5,384	14,914	148,106	27.51	+2.6	+2.8	+3.0	+26.7	+20.7	+48.3
South Dakota.....	1,952	4,802	59,744	45.98	-1.1	-9	-1.3	+17.1	+17.1	+35.4
Tennessee.....	13,374	35,811	469,234	35.09	+1.9	+1.8	+1.8	+14.3	+16.3	+38.6
Texas.....	13,757	34,757	577,634	41.99	+4.2	+4.3	+4.1	+55.5	+59.9	+144.6
Utah.....	2,435	6,504	224,354	92.14	-2	-2	+6	+17.2	+16.8	+41.6
Vermont.....	674	1,866	31,415	46.61	+4	+3	+8	+9.8	+14.0	+22.8
Virginia.....	4,486	13,007	174,906	38.99	+1.5	+1.6	+1.0	+18.5	+19.8	+35.3
Washington.....	7,296	17,590	792,136	108.57	+3.2	+2.5	+2.7	+43.3	+40.6	+57.2
West Virginia.....	9,504	26,085	273,880	28.82	+1.9	+1.8	+2.5	+21.1	+19.1	+10.7
Wisconsin.....	7,197	17,937	573,378	79.67	+1.4	+1.5	( <sup>3</sup> )	+11.7	+13.0	+39.3
Wyoming.....	383	1,090	32,968	86.08	-7.3	-6.6	-5.9	+18.2	+20.6	+68.9

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Percentage change not calculated on base of less than 100 families.

ing lists and to liberalize their policies. In addition, removal of restrictions on eligibility has resulted in increases in

the number of recipients in some other States. Changes occurring in Alabama,

which had the largest increase in the old-age assistance rolls, are illustrative of changes in other States. Ala-

Table 5.—General assistance: Cases and payments to cases, by State, May 1947<sup>1</sup>

Table with columns for State, Number of cases, Total amount, Average, and Percentage change from April 1947 and May 1946. Rows include Ala., Alaska, Ariz., Ark., Calif., Colo., Conn., Del., D.C., Fla., Ga., Hawaii, Idaho, Ill., Ind., Iowa, Kans., Ky., La., Maine, Md., Mass., Mich., Minn., Miss., Mo., Mont., Nebr., Nev., N.H., N.J., N.Mex., N.Y., N.C., N.Dak., Ohio, Okla., Ore., Pa., R.I., S.C., S.Dak., Tenn., Tex., Utah, Vt., Va., Wash., W.Va., Wis., Wyo.

Table 6.—Aid to the blind: Recipients and payments to recipients, by State, May 1947<sup>1</sup>

Table with columns for State, Number of recipients, Total amount, Average, and Percentage change from April 1947 and May 1946. Rows include Ala., Ariz., Ark., Calif., Colo., Conn., Del., D.C., Fla., Ga., Hawaii, Idaho, Ill., Ind., Iowa, Kans., Ky., La., Maine, Md., Mass., Mich., Minn., Miss., Mo., Mont., Nebr., Nev., N.H., N.J., N.Mex., N.Y., N.C., N.Dak., Ohio, Okla., Ore., Pa., R.I., S.C., S.Dak., Tenn., Tex., Utah, Vt., Va., Wash., W.Va., Wis., Wyo.

<sup>1</sup> For definitions of terms see the Bulletin, July 1945, pp. 27-28. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes payments for, and an estimated number of cases receiving, medical care, hospitalization, and burial only in Indiana and New Jersey.

<sup>3</sup> State program only; excludes program administered by local officials.

<sup>4</sup> Based on actual reports including an estimated 96 percent of cases and payments.

<sup>5</sup> Estimated.

<sup>6</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>7</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>8</sup> Excludes a few cases and small amount of local funds not administered by State agency.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Excludes estimated duplication between programs; 2,214 cases were aided by county commissioners and 4,161 cases under program administered by State Board of Public Welfare. Average per case and percentage change in number of cases, not computed.

<sup>1</sup> For definitions of terms see the Bulletin, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Estimated.

<sup>6</sup> Represents statutory monthly pension of \$30 per recipient; excludes payment for other than a month.

bama relaxed its requirement for support of aged persons by relatives, increased appropriations substantially, absorbed large waiting lists, and gave separate payments to husbands and wives as a general practice, instead of as an exception to the usual practice.

In the four States aiding more than twice as many children in April 1947 as in March 1942, a mother's-aid program had been converted to a State-Federal program of aid to dependent children, either in the last quarter of 1941 or later.

In Florida and Mississippi, with increases of 75-100 percent in the number of children aided, large waiting lists were absorbed. In New York, one of the States that aided 50-75 percent more children in April 1947 than in March 1942, eligibility requirements had been liberalized.

It is apparent that in some States the large increases in recipient loads resulted from retardation of the program in earlier years. In some States, aged persons and children who were ineligible for the special types of aid in 1942 because of eligibility conditions more restrictive than those implied by the Federal act received general assistance. In many States with relatively large increases in the number of recipients, however, persons are now aided who would not have been able to get any type of assistance in 1942 or who would have shared in payments of old-age assistance to other family members whose allowances often were inadequate to meet their combined needs.

### *Decreases in Recipients*

Most States now aid fewer aged persons and fewer children than they did when the case loads were at the 1942 peaks. Nineteen States aid fewer recipients in both old-age assistance and

aid to dependent children, in 11 additional States the number of aged persons receiving assistance is lower than in the 1942 high month, and in 7 others the number of children receiving aid to dependent children is lower.

In many of the industrial States, old-age and survivors insurance has been an important factor in reducing assistance loads. In the country as a whole, the total number of insurance benefits paid in March 1947 was nearly four times the March 1942 total.

By the end of 1946, aged persons with old-age and survivors insurance benefits in force outnumbered old-age assistance recipients in 10 States—Connecticut, Delaware, the District of Columbia, Hawaii, Maryland, New Hampshire, New Jersey, New York, Pennsylvania, and Rhode Island. The number of recipients of old-age assistance in April 1947 was below the 1942 peak in all these States except Rhode Island. In 12 States the child insurance beneficiaries outnumbered those receiving aid to dependent children. In 8 of these States—California, Delaware, Indiana, Massachusetts, Nevada, New Jersey, Ohio, and Virginia—the number of children receiving aid to dependent children was below the 1942 peak. In the other 4 States—Connecticut, Georgia, New Hampshire, and Oregon—a relatively small proportion of the child population was aided in 1942.

It is more difficult in the case of some of the agricultural States, which have fewer industrial and commercial workers and as a result fewer beneficiaries under the insurance program, to explain why fewer old people were receiving old-age assistance in April 1947 than in the 1942 peak month. Probably some persons near the border line of need in these States have been able to remain self-supporting because of abundant crops and high

prices for farm produce. Among the States with declines in the number of recipients of old-age assistance are Colorado, Iowa, Kentucky, Minnesota, Missouri, Montana, Nebraska, North Carolina, North Dakota, South Dakota, Utah, Virginia, and Wisconsin. There are many predominantly agricultural States, also, among the 26 States that aided fewer dependent children in April 1947 than at the 1942 high point.

War and postwar migration has doubtless been reflected in increases and decreases in assistance loads in many States. Though old people and dependent children are relatively immobile, the interstate shifts in population in recent years have undoubtedly affected the extent of need in States with heavy migration into or out of the State.

The U. S. Bureau of the Census has estimated for each State the net gain or loss through civilian migration from April 1, 1940, to July 1, 1945.<sup>1</sup> Estimates of postwar migration are not yet available. It may be significant, however, that in Minnesota, Montana, Nebraska, North Dakota, and West Virginia, where recipients of both old-age assistance and aid to dependent children are less numerous than in 1942, the estimated population loss from civilian migration exceeded the estimated gain from natural increase. Conversely, in Arizona, Florida, Oregon, Rhode Island, and Washington—States in which the number of recipients has increased for both old-age assistance and aid to dependent children—the estimated gain in population from civilian migration exceeded that from natural increase.

<sup>1</sup>Bureau of the Census, *Population—Special Reports*, Series P-46, No. 3, "Estimated Population of the United States, by States: 1940 to 1945."



## Social and Economic Data

### Social Security and Other Income Payments

#### All Income Payments to Individuals

Income of individuals in May—\$14.8 billion—was 0.9 percent above the April amount and 11 percent above that in May 1946 (table 1). All segments except social insurance and related payments shared in the \$1.4 billion increase from the earlier year. The largest absolute increase was in compensation of employees, which rose \$800 million. Entrepreneurial income, net rents, and royalties showed a gain of about \$500 million; dividends and interest increased by \$135 million; while public aid and military and subsistence allowances registered smaller increases. The largest relative increase was in payments for public aid, which were nearly 30 percent above those a year earlier. The 7-percent drop in social insurance and related payments is attributable to a sharp decline in unemployment insurance benefits, which more than offset gains in payments to retired or disabled workers and to survivors of workers covered by social insurance and related programs.

A 17-percent increase in pay rolls covered by programs under the Social Security Act accompanied by a 7-percent drop for the other groups resulted in a net gain of 10 percent over May 1946 levels for wages and salaries as a whole. Railroad wages and salaries fell 16 percent and government pay rolls dropped 14 percent, while agricultural wages were up 7 percent and earnings in domestic service increased 24 percent.

#### Social Insurance and Related Payments

Payments in May under the selected programs—\$403.9 million—fell 3 percent below April payments; a 10-percent drop in unemployment insurance benefits more than offset a 1-percent rise in retirement, disability, and survivor benefits (table 2). For the first time since February 1946, readjustment allowances to unemployed veterans were less than disbursements under the State unemployment insur-

ance programs; they had exceeded benefits paid from State funds by as much as \$70 million in August 1946. Retirement, disability, and survivor benefits were one-third above those a year earlier, while unemployment insurance benefits registered a 47-percent decline.

Benefit payments under the selected programs represented approximately three-fourths of all social insurance and related payments in May, as estimated by the Department of Commerce; a year earlier, the selected programs accounted for 82 percent of the total.

About 3.7 million beneficiaries received retirement or disability bene-

fits in May at a monthly rate of some \$187 million. As a result of continuous month-to-month gains under each of the four programs, the number of beneficiaries increased by 17 percent and disbursements by 37 percent over the levels a year earlier. Disabled veterans made up 60 percent of all beneficiaries, and the increase in the average payment per beneficiary, as evidenced by the sharper rate of increase for disbursements, is probably attributable in large part to recent legislation which increased benefits to this group. Beneficiaries under the other programs undoubtedly shared in the gain, however.

Some 1.7 million survivors received benefits in May at a monthly rate of nearly \$47 million; this represents a 17-percent increase in number and a

Table 1.—Income payments to individuals, by specified period, 1940-47<sup>1</sup>

[Corrected to July 7, 1947]

Year and month	Total	Compensation of employees <sup>2</sup>	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid <sup>3</sup>	Social insurance and related payments <sup>4</sup>	Military and subsistence allowances <sup>5</sup>
Amount (in millions)							
1940.....	\$76,210	\$48,218	\$14,313	\$9,175	\$2,675	\$1,801	\$28
1941.....	92,710	60,262	18,589	9,761	2,325	1,744	19
1942.....	117,311	79,970	23,933	9,771	1,647	1,844	146
1943.....	143,089	101,813	27,161	10,389	997	1,703	1,026
1944.....	156,721	112,043	28,017	11,195	942	1,970	2,554
1945.....	160,607	111,360	29,884	12,304	990	2,925	3,134
1946.....	164,666	107,133	34,688	13,572	1,181	6,288	1,804
1946							
May.....	13,421	8,747	2,745	1,107	94	575	153
June.....	13,486	8,839	2,717	1,127	95	566	142
July.....	14,026	9,027	3,069	1,143	96	558	136
August.....	14,111	9,164	3,004	1,153	97	553	140
September.....	13,804	9,143	2,735	1,161	99	530	136
October.....	14,245	9,110	3,192	1,169	107	500	167
November.....	14,513	9,229	3,337	1,175	110	468	194
December.....	14,644	9,336	3,333	1,185	114	489	187
1947							
January.....	14,756	9,367	3,347	1,195	117	546	184
February.....	14,754	9,419	3,280	1,209	118	555	173
March.....	14,805	9,442	3,305	1,221	121	535	181
April.....	14,098	9,387	3,240	1,233	122	535	181
May.....	14,832	9,544	2,211	1,242	122	535	178
Percentage distribution							
May 1946.....	100.0	65.2	20.5	8.2	0.7	4.3	1.1
May 1947.....	100.0	64.3	21.6	8.4	.8	3.6	1.2

<sup>1</sup> Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

<sup>2</sup> Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, mustering-out pay, and, beginning September 1946, terminal-leave pay.

<sup>3</sup> Payments to recipients under 3 special public assistance programs and general assistance. For 1940-43, includes earnings of persons employed by NYA, WPA, and CCC, and value of food stamps under food stamp plan; for 1940-42, includes farm subsistence payments.

<sup>4</sup> Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, veterans' pensions and compensation, State sickness compensation, State and railroad unemployment insurance, and readjustment allowances to unemployed and self-employed veterans.

<sup>5</sup> Government portion of payments to dependents of members of the armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls), subsistence allowances to veterans under the Servicemen's Readjustment Act, and veterans' bonus.

Source: Department of Commerce, Office of Business Economics.

Table 2.—Selected social insurance and related programs, by specified period, 1940-47

[In thousands; data corrected to July 29, 1947]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Read-just allowances to self-employed veterans <sup>14</sup>	
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						State sickness compensation laws <sup>11</sup>	State unemployment insurance laws <sup>11</sup>	Service men's Readjustment Act <sup>12</sup>	Railroad Unemployment Insurance Act <sup>13</sup>		
		Social Security Act <sup>2</sup>	Railroad Retirement Act <sup>3</sup>	Civil Service Commission <sup>4</sup>	Veterans Administration <sup>5</sup>	Monthly			Lump-sum <sup>6</sup>								
						Social Security Act <sup>6</sup>	Railroad Retirement Act <sup>7</sup>	Veterans Administration <sup>8</sup>	Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>4</sup>						Veterans Administration <sup>10</sup>
Number of beneficiaries																	
1946																	
May	821.9	179.8	98.0	2,069.0	652.1	4.5	783.3	17.3	1.7	2.1	5.1	7.6	1,314.9	1,742.7	66.7	279.2	
June	841.3	180.6	99.1	2,130.4	660.8	4.5	789.8	16.2	1.7	2.7	5.1	7.4	1,174.1	1,781.5	74.9	261.8	
July	861.2	181.6	100.5	2,179.7	666.7	4.5	790.0	15.1	1.7	2.6	4.2	6.6	1,068.7	1,724.3	42.6	326.8	
August	881.2	182.5	101.6	2,203.1	672.7	4.5	804.7	15.6	1.7	2.2	5.4	5.8	980.2	1,669.2	49.1	332.5	
September	897.2	183.4	102.7	2,237.2	682.0	4.5	817.4	12.9	1.4	1.7	5.3	4.8	838.9	1,492.2	51.8	249.9	
October	913.6	184.2	103.9	2,262.6	692.8	4.5	830.1	16.6	1.4	2.1	6.3	4.7	765.3	1,097.5	57.4	191.2	
November	926.5	184.6	104.9	2,287.8	700.2	4.5	842.2	13.3	1.2	1.6	5.3	4.4	709.6	932.7	54.9	156.9	
December	935.6	185.0	106.5	2,314.4	706.7	4.5	849.4	15.1	1.2	1.6	6.0	6.4	747.9	987.9	70.3	155.4	
1947																	
January	956.6	185.2	108.2	2,332.2	715.7	4.5	871.3	15.8	1.0	2.0	7.0	17.3	892.6	1,148.6	88.2	167.0	
February	983.0	185.8	107.6	2,346.2	725.8	11.6	873.1	14.0	1.4	1.2	6.3	21.8	911.3	1,148.9	83.1	172.0	
March	1,003.8	186.3	109.0	2,352.9	735.0	22.1	876.9	16.7	1.6	1.8	7.3	23.5	975.4	1,073.0	75.6	231.0	
April	1,023.7	188.6	110.5	2,356.1	747.9	28.2	878.8	19.9	1.1	1.6	8.0	26.0	929.8	903.3	69.1	223.6	
May	1,045.3	191.9	111.6	2,355.6	759.9	32.1	886.8	19.2	1.1	1.1	7.9	26.9	940.3	752.2	48.3	248.6	
Amount of benefits <sup>15</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$2,497	\$5,810	\$3,960	\$518,700	\$15,961			
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	344,321	14,537			
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	4,114	6,108	4,120	344,084	6,298			
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	\$2,857	79,643	917		
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,863	4,784	5,035	62,385	\$4,113	582	
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	8,138	10,244	5,049	4,069	445,866	114,955	2,359	11,675
1946	5,152,223	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	9,127	13,992	7,491	4,766	1,095,475	1,491,294	39,917	232,424
1947																	
May	472,101	17,696	12,036	7,970	99,344	9,937	143	27,025	2,461	797	1,250	527	551	103,889	155,175	4,238	29,060
June	453,730	18,129	12,101	7,987	98,554	10,082	144	25,986	2,335	792	1,473	492	533	92,982	150,063	4,414	27,663
July	461,203	18,586	12,175	8,020	101,726	10,186	144	26,455	2,187	818	1,477	450	477	88,408	152,648	2,479	34,965
August	449,195	19,036	12,241	8,112	103,976	10,290	145	26,324	2,266	856	1,213	797	417	78,047	148,016	3,179	34,281
September	419,623	19,389	12,314	8,342	117,547	10,436	145	30,687	1,892	987	987	787	339	63,216	124,082	3,409	26,359
October	490,748	19,765	12,375	8,364	124,720	10,609	146	31,066	2,476	745	1,211	928	337	64,433	100,380	3,992	19,232
November	368,858	20,048	12,407	8,421	133,700	10,729	145	30,737	1,986	661	1,180	800	316	54,097	74,421	3,618	15,591
December	385,208	20,248	12,442	8,568	136,762	10,833	145	29,760	2,266	439	1,071	890	468	59,370	81,964	4,665	15,317
1947																	
January	438,399	20,712	12,988	8,592	143,105	10,963	147	32,765	2,387	519	1,416	1,040	1,207	74,755	106,586	5,685	15,421
February	405,385	21,311	13,035	8,794	137,939	11,156	355	31,372	2,119	798	896	1,940	1,571	65,910	88,364	4,851	15,975
March	422,649	21,785	13,079	8,874	141,149	11,314	663	31,532	2,533	334	1,269	1,090	1,872	71,524	89,052	4,954	21,624
April	417,025	22,238	13,242	8,984	141,680	11,532	840	32,499	3,026	487	1,279	1,200	2,131	71,569	78,806	4,299	23,213
May	403,895	22,743	13,452	9,056	141,962	11,736	951	32,047	2,940	307	834	1,180	2,145	72,295	63,722	3,107	23,489

<sup>1</sup> Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and the Civil Service Retirement Acts, and disability payments to veterans.

<sup>2</sup> Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>3</sup> Age and disability annuitants and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

<sup>4</sup> Retirement and disability benefits include survivor benefits under joint and survivor elections. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but are summarized twice a year in the *Bulletin*.

<sup>5</sup> Veterans' pensions and compensation.

<sup>6</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated.

<sup>7</sup> Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

<sup>8</sup> Payments to widows, parents, and children of deceased veterans.

<sup>9</sup> Number of decedents on whose account lump-sum payments were made, and amount certified for payment.

<sup>10</sup> Payments for burial of deceased veterans.

<sup>11</sup> Compensation for temporary disability payable in Rhode Island beginning April 1943 and in California beginning December 1946. Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted.

<sup>12</sup> Readjustment allowances to unemployed veterans only. Number represents average weekly number of continued claims during weeks ended in the month.

<sup>13</sup> Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.

<sup>14</sup> Number before January 1947 represents number of veterans paid during month; number beginning January 1947 represents number of claims paid during month under the Servicemen's Readjustment Act.

<sup>15</sup> Payments to individuals: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State sickness compensation programs and under the Servicemen's Readjustment Act.

<sup>16</sup> Preliminary estimate.

Source: Based on reports of administrative agencies.

Table 3.—Investments of 12 Federal Government trust funds, as of June 30, 1947

[Amounts in thousands]

Type of fund	Total	Special issues		Public issues		Average yield (percent)
		Certificates of indebtedness	Treasury notes	Treasury bonds	U. S. savings bonds	
Total.....	\$27,599,702	\$14,391,000	\$10,847,998	\$2,359,212	\$1,239	.....
Retirement and disability:						
Old-age and survivors insurance trust fund.....	8,742,334	5,995,000	1,109,000	1,638,334		2.08
Civil-service retirement and disability fund.....	2,435,238		2,435,238			4.00
Alaska Railroad retirement and disability fund.....	2,680		2,680			4.00
Canal Zone retirement and disability fund.....	12,257		12,257			3.99
Foreign Service retirement and disability fund.....	9,638		9,638			3.99
District of Columbia teachers' retirement fund.....	11,883			10,597	1,033	2.81
Railroad retirement account.....	805,500		805,500			3.00
Veterans' life insurance:						
National service life insurance fund.....	6,473,685		6,473,685			3.00
U. S. Government life insurance fund.....	1,254,000	1,254,000				3.50
Unemployment insurance:						
Unemployment trust fund.....	7,852,000	7,142,000		710,000		2.05
Workmen's compensation:						
District of Columbia workmen's compensation fund.....	71			38	33	2.40
Longshoremen's and harbor workers' compensation fund.....	416			243	173	2.09

<sup>1</sup> Includes \$253,000 in Puerto Rican and Philippine bonds.

Source: Treasury Department, Bureau of Accounts.

Table 4.—Contributions and taxes under selected social insurance and related programs, by specified period, 1944-47

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions
Fiscal year:						
1944-45.....	\$1,309,919	\$486,719	\$285,038	\$1,251,958	\$184,544	\$131,993
1945-46.....	1,238,218	528,049	282,610	1,009,091	179,930	129,126
1946.....						
May.....	268,945	22,049	5,293	135,903	11,174	834
June.....	6,634	22,872	65,240	5,828	1,440	30,622
July.....	62,317	244,223	2,257	95,266	2,245	65
August.....	284,345	23,617	7,617	154,956	9,998	786
September.....	8,339	20,234	75,540	5,510	1,145	35,164
October.....	69,962	16,410	2,137	92,214	2,213	138
November.....	276,193	23,754	4,720	110,690	9,325	1,159
December.....	7,185	23,028	77,772	10,097	759	34,776
1947.....						
January.....	42,263	21,551	1,499	91,516	14,399	29
February.....	266,153	21,218	4,927	125,902	115,847	1,137
March.....	25,377	20,653	76,784	6,286	12,044	34,175
April.....	69,005	23,936	2,608	110,021	3,548	351
May.....	340,382	19,761	12,185	191,462	11,924	1,481

<sup>1</sup> Represents contributions of employees and employers in employment covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and

beginning July 1, 1946, in Rhode Island are deposited in the respective State sickness insurance funds. Data reported by State agencies, corrected to June 1947.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents July contributions of \$21.5 million from employees, and contributions for fiscal year 1946-47 of \$221.5 million from the Federal Government and \$1.2 million from the District of Columbia for certain District Government employees.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

26-percent gain in amount of payments since May 1946. The sharpest relative increase occurred under the railroad program as a result of the 1946 amendments to the Railroad Retirement Act, which introduced a new set of regular monthly benefits to survivors of railroad workers. The largest absolute increases were in the number of beneficiaries under the Social Security Act and in expenditures under the veterans' program.

### Social Insurance and Other Government Trust Funds

The responsibility for making investments for the Federal old-age and survivors insurance trust fund and the unemployment trust fund lies with the Secretary of the Treasury. The Secretary of the Treasury or the Treasurer of the United States is responsible for the investment transactions of the 10 other trust funds shown in table 3—the 4 Federal employees' retirement and disability funds, the 2 veterans' life insurance funds, the District of Columbia teachers' retirement fund, the District of Columbia workmen's compensation fund, the longshoremen's and harbor workers' compensation fund, and the railroad workers' retirement account. The Treasury maintains a separate account for each of the funds; their receipts and expenditures are segregated from regular governmental financial operations, and their assets are not available for general governmental expenditures.

The sum of the assets of these 12 funds amounted to \$25 billion on June 30, 1946, and increased by another \$3 billion in the fiscal year 1946-47. Almost all these assets were in the form of U. S. Government securities, and on June 30, 1947, this group of funds held approximately 10 percent of the outstanding interest-bearing debt of the United States. The securities owned by the funds consisted chiefly of special obligations issued to them; their portfolios held \$25 billion of special issue and \$2 billion of publicly issued Treasury bonds. The special obligations consisted of \$14 billion of short-term special certificates of indebtedness bearing 2.0 to 3.5-percent interest and \$11 billion of intermedi-

ate-term special Treasury notes at interest rates from 2 to 4 percent. The public issues consisted of \$2 billion of 2½-percent long-term Treasury bonds and \$1 million of U. S. savings bonds. Special issues to the funds thus represented approximately 90 percent of their portfolios, with the remainder in public marketable and nonmarketable obligations. The major share of the special certificates was held by the old-age and survivors insurance and the unemployment trust funds; the national service life insurance fund held more than half the special Treasury notes.

The average rate of interest on the securities held by the funds on June 30, 1947, ranged from 2 percent for the Alaska Railroad fund (table 3). The computed average interest rate on all the interest-bearing public debt on that date was 2.11 percent. The four civil-service retirement funds were invested exclusively in 3 and 4-percent special Treasury notes. Investments of the old-age and survivors insurance fund were distributed among 2-percent special certificates, 1½-percent special Treasury notes, and 2½-percent regular Treasury bonds—with a resultant average interest yield of 2.08 percent. Investments held by the District of Columbia teachers' retirement fund consisted chiefly of 2½-percent to 4¼-percent regular Treasury bonds and some 2½-percent U. S. savings bonds; the average rate of return to this fund on its investments was 2.8 percent.

All obligations held by the national service life insurance fund were 3-percent special Treasury notes. The U. S. Government life insurance fund, however, was invested in 3½-percent special certificates of indebtedness. Ninety percent of the unemployment trust fund's investments was in the form of 2-percent special certificates, and the remainder in 2½-percent regular Treasury bonds. Both of the workmen's compensation funds for which the Treasury makes investments were invested in regular Treasury bonds and U. S. savings bonds. The District of Columbia workmen's compensation fund earned interest at an average rate of 2.5 percent, while the average for the longshoremen's fund was 2.7 percent.

All 12 of the funds increased their assets and security holdings during the fiscal year 1946-47. Total assets of the group rose by approximately \$3.3 billion, as compared with an increase of about \$3.8 billion during 1945-46. The two largest trust funds (the old-age and survivors insurance trust fund and the unemployment trust fund) made greater gains in 1946-47 than in the preceding fiscal year, however. Higher contributions were chiefly responsible for the \$1.2 billion rise in the old-age and survivors insurance trust fund to a total of \$8.8 billion at the end of June. The combination of larger State deposits and smaller withdrawals by States from their accounts in the unemployment trust fund resulted in a \$420 million increase in that fund's assets, to a total of \$7.9 billion.

The third largest fund of the group, the national service life insurance fund, increased by \$1.2 billion in 1946-47, to a total of \$6.5 billion; in the

preceding fiscal year, the increase was \$2.1 billion. A comparison of financial operations in the 2 years shows that there was a substantial decline both in premiums and in the Federal Government's contributions, while benefit payments increased to some extent. In the other veterans' life insurance fund (U. S. Government life insurance fund) investments increased by \$87 million. In June 1947 the fund's assets were \$1.4 billion.

Of the Federal employee retirement funds, the increment in the civil-service retirement fund was approximately \$240 million, two-thirds of that in 1945-46. Both the employees' and the Federal Government's contributions declined, while annuities and refunds rose by 21 percent. At the end of the year, the fund's assets were \$2.5 billion. Increases in payments also characterized the Alaska Railroad and Canal Zone retirement funds. However, the Alaskan fund rose to \$2.7 million, and the Canal Zone fund in-

Table 5.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1945-47<sup>1</sup>

[In thousands]

Item	Fiscal year 1945-46		Fiscal year 1946-47	
	Appropriations <sup>2</sup>	Expenditures through May <sup>3</sup>	Appropriations <sup>2</sup>	Expenditures through May <sup>3</sup>
Total.....	\$908,828	\$839,737	\$1,161,506	\$1,125,737
Administrative expenses.....	31,833	35,766	38,733	45,886
Federal Security Agency, Social Security Administration <sup>4</sup>	31,688	27,458	38,583	35,102
Department of Commerce, Bureau of the Census	145	105	150	237
Department of the Treasury <sup>4</sup>	(5)	8,203	(5)	10,547
Grants to States.....	556,485	514,673	715,773	693,264
Unemployment insurance administration.....	758,121	49,305	58,109	59,312
Old-age assistance.....	1	351,282	1	484,850
Aid to the blind.....	441,000	10,111	619,000	14,214
Aid to dependent children.....		57,800		106,300
Maternal and child health services.....	5,820	6,088	11,000	9,213
Services for crippled children.....	3,870	4,102	7,500	6,883
Child welfare services.....	1,510	1,279	3,500	2,001
Emergency maternity and infant care.....	46,164	34,707	16,664	10,491
Benefit payments, old-age and survivors insurance.....	\$320,510	\$289,298	\$407,000	\$386,587

<sup>1</sup> Transfer of the Children's Bureau to the Federal Security Agency became effective on July 16, 1946; 1945-46 data for programs administered by the Children's Bureau (maternal and child health services, services for crippled children, child welfare services, and emergency maternity and infant care) included to permit comparison between figures for 2 years.

<sup>2</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>4</sup> Represents appropriations and expenditures for salaries and allotments and expenditures from the Federal Security Agency and Department of Labor appropriations for printing and binding, penalty mail, and traveling expenses.

<sup>5</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed

from old-age and survivors insurance trust fund to general fund of the Treasury.

<sup>6</sup> Not available because not separated from appropriations for other purposes.

<sup>7</sup> Includes \$1,078,965 transferred from the Department of Labor as reimbursement for expenditures for employment office facilities and services.

<sup>8</sup> Maximum grants authorized by the Social Security Act Amendments of 1946; actual appropriations were \$12,705,000, \$8,467,500, and \$4,127,500.

<sup>9</sup> Actual payments from old-age and survivors insurance trust fund.

<sup>10</sup> Estimated expenditures as shown in 1946-47 budget.

Source: Federal appropriation acts and 1946-47 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

Table 6.—Status of the unemployment trust fund, by specified period, 1936-47

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balances at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3,4</sup>
Cumulative, January 1936-May 1947.....	\$7,831,181	\$7,804,000	\$27,181	\$10,537,837	\$666,447	\$4,198,793	\$7,005,546	\$717,023	\$55,210	\$110,568	\$825,635
Fiscal year:											
1944-45.....	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,670,108	118,794	10,502	785	636,150
1945-46.....	7,449,120	101,827	40,120	1,009,909	130,373	1,128,720	6,660,672	116,214	13,220	17,197	758,448
11 months ended:											
May 1945.....	7,228,959	1,349,000	7,959	1,248,741	55,960	62,198	6,622,932	91,906	5,171	689	604,026
May 1946.....	7,439,485	76,010	56,322	999,979	69,557	1,037,754	6,710,892	88,654	6,847	13,102	728,593
May 1947.....	7,831,181	395,000	27,181	987,583	68,591	741,301	7,005,546	98,337	6,847	48,753	825,635
1946											
May.....	7,439,485	85,000	56,302	198,765	-----	109,380	6,710,892	751	-----	3,119	728,593
June.....	7,449,120	25,816	40,120	9,930	60,816	90,966	6,690,672	27,559	6,374	4,094	758,448
July.....	7,499,916	-50,000	50,916	40,043	25	85,915	6,646,825	58	3	4,744	769,091
August.....	7,535,267	135,000	41,267	207,932	-----	80,413	6,774,359	740	-----	2,924	760,907
September.....	7,515,467	-5,000	26,467	8,377	3,434	59,870	6,726,301	31,616	375	3,733	789,166
October.....	7,491,752	-25,000	27,752	42,045	161	62,357	6,706,150	124	18	3,794	785,602
November.....	7,591,949	100,000	27,949	154,350	-----	51,620	6,808,880	1,042	-----	3,576	783,069
December.....	7,585,255	-----	21,255	16,824	4,603	55,367	6,774,940	31,299	522	4,597	810,315
1947											
January.....	7,609,624	15,000	30,624	37,189	56,708	70,436	6,798,401	26	6,597	5,756	811,223
February.....	7,714,173	100,000	35,173	175,982	-----	65,416	6,906,967	1,022	-----	5,132	867,206
March.....	7,683,489	-25,000	29,459	14,964	3,449	74,950	6,850,429	30,758	401	5,242	833,060
April.....	7,650,124	-25,000	21,124	42,575	212	71,141	6,822,075	317	25	5,341	828,061
May.....	7,831,181	175,000	27,181	249,282	-----	65,811	7,005,546	1,332	-----	3,803	825,635

<sup>1</sup> Includes accrued interest; minus figures represent net total of securities redeemed.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$56,864,000.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>4</sup> Includes withdrawals by California of \$200,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

Table 7.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-47

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-May 1947.....	\$9,711,057	\$739,724	\$1,490,583	\$227,568	\$8,318,734	\$53,322	\$360,574	\$8,732,630
Fiscal year:								
1944-45.....	1,309,919	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
1945-46.....	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
11 months ended:								
May 1945.....	1,305,528	18,859	217,480	24,580	744,964	33,569	341,115	6,528,518
May 1946.....	1,231,584	41,351	289,298	33,574	673,143	48,037	295,982	7,563,443
May 1947.....	1,451,542	63,446	386,587	37,198	770,000	53,322	360,574	8,732,630
1946								
May.....	268,945	-----	30,855	3,853	-----	48,037	295,982	7,563,443
June.....	6,634	106,415	31,212	3,853	329,310	49,167	43,527	7,641,428
July.....	62,317	-----	33,338	995	-----	56,133	64,548	7,609,416
August.....	284,345	-----	34,533	3,680	-----	52,828	313,966	7,915,328
September.....	8,339	9,242	33,407	2,890	290,000	56,622	1,456	7,896,812
October.....	69,952	60	33,832	3,679	-10,000	46,303	54,273	7,929,310
November.....	276,193	-----	33,529	3,268	-----	44,652	295,320	8,168,707
December.....	7,185	11,238	33,587	3,741	250,000	51,845	19,222	8,149,801
1947								
January.....	42,263	33,665	34,164	4,019	-----	52,393	56,420	8,187,547
February.....	266,183	-----	35,574	3,905	-----	51,597	283,920	8,414,252
March.....	25,377	9,242	37,138	3,927	240,000	48,306	40,766	8,407,806
April.....	69,005	-----	38,817	3,767	-----	46,880	68,612	8,434,226
May.....	340,382	-----	38,651	3,327	-----	53,322	360,574	8,732,630

<sup>1</sup> Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.

<sup>2</sup> Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

creased to \$12.5 million. The only Federal employment retirement fund which made greater gains in 1946-47 than in 1945-46 was the Foreign Service fund; although annuity and refund payments increased, employee contributions almost doubled in the 2 years, and assets rose to \$9.8 million.

The railroad workers' retirement fund—with assets of \$825 million in

June—increased by a smaller sum than in the preceding year, despite the higher contribution rate that became effective January 1, 1947. Benefits paid from the fund were approximately 15 percent more than in the fiscal year 1945-46.

The 12 funds acquired \$3.8 billion of special issues and redeemed \$500 million of regular Treasury bonds.

The Federal old-age and survivors insurance trust fund added \$1.2 billion of special issues to its holdings, while the unemployment trust fund acquired \$443 million. The national service life insurance fund acquired \$1.2 billion of 3-percent special Treasury notes. The remaining \$1 billion of new securities was distributed among the other 9 funds of the group.

## Recent Publications in the Field of Social Security\*

### Social Security Administration

CHILDREN'S BUREAU. *Educational and Employment Opportunities for Youth*. Washington: The Bureau, 1947. 30 pp. (Publication No. 319.)

The report and recommendations of the Interagency Committee on Youth Employment and Education to the Director of War Mobilization and Reconversion. Presents brief background material and formulates principles and recommendations for meeting the educational and employment needs of young people. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

U. S. LAWS. *Compilation of the Social Security Laws, Including the Social Security Act as Amended and Related Enactments Through March 1, 1947*. Washington: U. S. Govt. Print. Off., 1947. 117 pp. 25 cents.

### General

ABT, JOHN J. "Social Insurance, How It Operates in the USSR." *Soviet Russia Today*, New York, Vol. 16, June 1947, pp. 14, 26. 15 cents.

Information on the administration and operation of the insurance fund, which finances disability, illness, maternity, and old-age benefits and family allowances.

\*The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

BURCHFIELD, LAVERNE. *Our Rural Communities: A Guide to Published Materials on Rural Problems*. Chicago: Public Administration Service, 1947. 201 pp. \$2.50.

Brief factual statements on the major problems of rural communities are followed by annotated bibliographies. Among the fields covered are education, medical care and health services, welfare, housing, recreation, and problems of children and youth.

EBERLING, E. J. *A Study Guide for Course in Social Security*. Nashville, Tenn.: Vanderbilt University, 1947. 16, 8 pp. Processed. A syllabus with bibliography.

HIRSCHFELD, GERHARD, and WOOD, EFFIE M. "Social Security in Uruguay." Chicago: Research Council for Economic Security, 1947. 12 pp. (Publication No. 30.)

Outlines the benefits and financial aspects of the program.

KELLY, MATTHEW A., and BENJAMIN, HAZEL C. *Social Security; Selected References on Unemployment, Old Age and Survivors', and Health Insurance*. Rev. ed. Princeton, N. J.: Princeton University, Department of Economics and Social Institutions, Industrial Relations Section, 1947. 60 pp. (Bibliographical Series No. 78.) 75 cents.

SCHMIEDELER, EDGAR. *Family Allowances*. Washington: National Catholic Welfare Conference, Family Life Bureau, 1947. 19 pp.

Discussion in the form of answers to specific questions on the nature, operation, and experience of other countries with family allowance programs.

U. S. DEPARTMENT OF LABOR. RETRAINING AND REEMPLOYMENT ADMINISTRATION. *Migrant Labor . . . a Human Problem*. Washington: The Department, 1947. 58 pp.

The report of the Interagency Committee on Migrant Labor which included representatives from the Agriculture and Labor Departments, the Federal Security Agency, National Housing Agency, and the Railroad Retirement Board. Reviews problems relating to migratory labor and sets forth a series of recommendations for Federal, State, and local action.

U. S. WOMEN'S BUREAU. *Women's Wartime Hours of Work; the Effect on Their Factory Performance and Home Life*. Washington: U. S. Govt. Print. Off., 1947. 187 pp. (Bulletin No. 208.) 35 cents.

Results of an investigation in 13 selected plants "of the effect of different factory hours on the productive efficiency, attendance record, and home life of women workers."

### Retirement and Old Age

MEIKSINS, GREGORY. *Survey of the Needs and Facilities for the Care of the Jewish Aged in New York City*. New York: Central Bureau for the Jewish Aged, 1946. 43 pp.

Includes recommendations for the expansion of present services and the development of new ones for meeting the institutional and noninstitutional needs of the aged and infirm.

MOORE, O. OTTO. *Mile High Harbor*. Denver, Colo.: Associated Publishers, 1947. 229 pp.

An account of the agitation for old-age pensions in Colorado, by one who took an active part in the movement.

MUNICIPAL LEAGUE OF SEATTLE FOR GOVERNMENTAL RESEARCH. *The Proposed Teacher Retirement Plan*. Seattle: The League, 1947. 7 pp. Processed.

PROTESTANT EPISCOPAL CHURCH IN THE U. S. A. *Episcopal Church Homes for the Aged*. New York: National

Council, Protestant Episcopal Church, 1946. 11 pp. 25 cents.  
Information on the number of homes, admission requirements, and related data.

REUSS, FREDERICK G. "The Amended Railroad Retirement Act and the Old-Age and Survivors' Insurance System under the Social Security Act." *Social Forces*, Baltimore, Md., Vol. 25, May 1947, pp. 446-451. \$1.  
Analyzes benefits available under the amended Railroad Retirement Act and compares them with social security benefits. Considers the place and function of retirement plans for special groups of workers within the structure of a comprehensive social insurance system.

U. S. BOARD OF TRUSTEES OF THE FEDERAL OLD-AGE AND SURVIVORS INSURANCE TRUST FUND. *Federal Old-Age and Survivors Insurance Trust Fund . . . Seventh Annual Report . . .* Washington: U. S. Govt. Print. Off., 1947. 32 pp. (80th Cong., 1st sess., S. Doc. No. 18.)

The report on the operation of the trust fund for the fiscal year ended June 30, 1946, includes estimates of income and expenditures for the next 5 years and a report on the actuarial status of the fund.

U. S. RAILROAD RETIREMENT BOARD. *Annual Report . . . Fiscal Year Ended June 30, 1946.* Washington: U. S. Govt. Print. Off., 1947. 193 pp. 40 cents.

Includes the third actuarial valuation.

### Employment Security

GREAT BRITAIN. EXCHEQUER AND AUDIT DEPARTMENT. *Unemployment Fund Accounts 1945-46.* London: H. M. Stationery Office, 1947. 8 pp. 2d.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. *The Federal Unemployment Tax.* Chicago: The Council, 1947. 10 pp. (Publication No. 33.)  
Data on tax collections and expenditures for administration. Includes an analysis of defects in the present law and proposals for revising the law.

TENNESSEE. DEPARTMENT OF EMPLOYMENT SECURITY. *The Employment Security Program in Tennessee During the Reconversion Period.* Nashville: The Department, 1947. 11 pp. Processed.

Analysis of the number and amount of benefit payments, contributions, changes in covered employment, and the labor-market situation.

U. S. OFFICE OF WAR MOBILIZATION AND RECONVERSION. ADVISORY BOARD.

*Guaranteed Wages.* Washington: U. S. Govt. Print. Off., 1947. 473 pp. \$2.

An extensive study, prepared by the Guaranteed Wage Study staff under the direction of Murray W. Latimer, which covers the "whole question of guaranteed wage plans and the possibility of their future development . . . as an aid in the stabilization of employment and the regularization of production . . ." The study includes a history and analysis of existing and discontinued plans, an outline of relevant legislation, estimates of potential costs, and economic and tax aspects. Other chapters consider the effectiveness of unemployment insurance in providing the unemployed worker with income and in stabilizing employment and the coordination of guaranteed wages and unemployment insurance. Appendix C contains the analysis of wage plans made by the Bureau of Labor Statistics; Appendix F, the economic analysis of guaranteed wages by Alvin H. Hansen and Paul A. Samuelson.

WHEILDON, L. B. "Guarantees of Wages and Employment." *Editorial Research Reports*, Washington, Vol. 1, June 4, 1947, pp. 417-433. \$1.

A survey, based to a large extent on the findings of the Office of War Mobilization and Reconversion research group, of the experience and economic effects of guaranteed wage plans.

### Public Welfare and Relief

ARNOLD, MILDRED. "A Look Ahead in Child Welfare." *Public Welfare*, Chicago, Vol. 5, May 1947, pp. 98-100 f. 50 cents.

The Director of the Social Service Division, U. S. Children's Bureau, discusses the major objectives for child welfare programs.

COUNCIL OF SOCIAL AGENCIES, WASHINGTON, D. C. *The Social Survey.* Washington: The Council, 1946. 7 pts. Processed.

A series of reports incorporating the recommendations and findings of the surveys carried on by the Council in its study of community social problems, needs, and facilities. The fields covered are child welfare, care of the aged, corrections, public welfare, and racial relations.

DEUEL, ELIZABETH W. "What Do Child-Welfare Services Offer?" *The Child*, Washington, Vol. 11, May 1947, pp. 178-181 f. 10 cents.

Attempts to answer the questions of what children need social services, whose responsibility it is to meet their needs, what kind of services the com-

munity must provide, and how the State's responsibility fits into the community program.

GEDDES, ANNE E. "Effects of 1946 Federal Amendments on Public Assistance Grants." *Public Welfare*, Chicago, Vol. 5, June 1947, pp. 122-125. 50 cents.

Appraises the effect of the amendments in increasing the number of people aided and the size of payments and the extent to which the additional Federal funds were used as a substitute for State-local funds.

MEYER, BERNICE S. *Public Assistance Allowances.* Berkeley: University of California, Bureau of Public Administration, 1947. 38 pp. Processed. (1947 Legislative Problems No. 4.)

Analyzes the advantages and disadvantages of maximum and minimum limitations on all types of public assistance payments.

MOORMAN, EDGAR M. "Public Institutions and Public Assistance." *Public Welfare*, Chicago, Vol. 5, June 1947, pp. 131-134 f. 50 cents.

Examines, from both theoretical and practical viewpoints, the question of allowing inmates of public institutions to receive public assistance payments.

PENNSYLVANIA. DEPARTMENT OF PUBLIC ASSISTANCE. PHILADELPHIA COUNTY BOARD. *The Visitor's Job.* Philadelphia: The Board, 1947. 7 pp. Processed.

Discusses personal qualities and technical skills essential in a visitor in a public assistance agency.

ROBINSON, MARION, and BUELL, BRADLEY. "Westward Ho!" *Survey Monthly*, New York, Vol. 83, May 1947, pp. 131-150 ff. 40 cents.

A report on the 1947 National Conference of Social Work.

TWENTE, ESTHER E. "Relation of Family and Children's Services Under a Statewide Integrated Program." *Public Welfare*, Chicago, Vol. 5, June 1947, pp. 126-128 f. 50 cents.  
Considers the justification for and the operation of an integrated family and child welfare service program.

VASEY, WAYNE. "A Postwar General Assistance Problem." *Public Welfare*, Chicago, Vol. 5, May 1947, pp. 101-105 f. 50 cents.

Discusses the problems facing a county welfare agency in planning for and administering relief in an area where the population and character of the community changed radically during the war years.

VOILAND, ALICE L.; GUNDELACH, MARTHA LOU; and CORNER, MILDRED.

*Developing Insight in Initial Interviews.* New York: Family Service Association of America, 1947. 54 pp. 60 cents.

Three papers devoted to the principles and importance of the initial interview in the case-work process.

WALLING, LORRAINE D. "State Leadership in Local Staff Development." *Journal of Social Casework*, New York, Vol. 28, June 1947, pp. 228-235. 35 cents.

The experience of the Virginia Department of Public Welfare in local staff development by means of seminars.

### *Health and Medical Care*

AMERICAN HOSPITAL ASSOCIATION and NATIONAL HEALTH AND WELFARE RETIREMENT ASSOCIATION, INC. *A Na-*

*tional Retirement Program for Employees of Hospitals.* New York: National Health and Welfare Retirement Association, Inc., 1947. 15 pp.

Indicates the reasons hospital employees need a retirement program and outlines provisions of a typical scheme.

PALMER, MARY B. "Experiment in Health." *Harper's Magazine*, New York, Vol. 194, May 1947, pp. 427-432.

Describes the Peckham experiment in England, a family settlement and recreation center that emphasizes positive health.

PERROTT, GEORGE ST. J., and MOUNTIN, JOSEPH W. "Voluntary Health Insurance in Western Europe; Its Ori-

*gin and Place in a National Program.*" *Public Health Reports*, Washington, Vol. 62, May 23, 1947, pp. 733-767. 10 cents.

"Traces the origins and historical development of the voluntary health insurance systems from which the present programs have developed." The countries covered in the survey are England, France, Belgium, Sweden, Denmark, and the Netherlands.

STROW, CARL W. *The Extent and Economic Cost of Disability.* Chicago: Research Council for Economic Security, 1947. 12 pp. (Publication No. 23.)

U. S. BUREAU OF THE CENSUS. *Patients in Mental Institutions, 1944.* Washington: U. S. Govt. Print. Off., 1947. 248 pp. 45 cents.

(Continued from page 2)

### *Unemployment Benefits for Seamen*

With the signing of the Labor-Federal Security Appropriation Act, re-conversion unemployment benefits became payable for a limited period (to June 30, 1949) for seamen who had Federal maritime service on vessels operated by the War Shipping Administration. The Seventy-ninth Congress established the program last August as title XIII of the Social Security Act Amendments of 1946 but adjourned without appropriating funds for its operation, and under the terms of the title no benefits could be paid for unemployment occurring before the date funds were made available for the purpose. The 1948 appropriation act includes \$900,000 for

payment of these benefits, which will be paid by the State unemployment insurance agencies, acting as agents of the Federal Government. The unemployed maritime worker may file his claim in any State and receive benefits in the same amounts, on the same terms, and subject to the same conditions as if the employment had been subject to the State law.

An estimated 200,000 to 250,000 maritime workers have potential rights under the program. In the first 2 weeks of operation—that is, from July 8 to July 22—more than 4,300 maritime workers filed for benefits.

### *President's Proposal for USES Rejected*

By concurrent resolution, Congress on June 30 rejected the President's Reorganization Plan No. 2 of 1947,

which he had transmitted on May 1. In that plan the President had proposed that the U. S. Employment Service be made a permanent unit in the Department of Labor. "Policies and operations of the Employment Service," he said, "must be determined in relation to over-all labor standards, labor statistics, labor training, and labor law—on all of which the Labor Department is the center of specialized knowledge in the Government."

By the terms of the First War Powers Act, under which the USES was transferred from the Social Security Board to the War Manpower Commission in 1942 and then to the Department of Labor in 1945, the USES is scheduled to return to the Federal Security Agency, Social Security Administration, within 6 months of the official termination of the war.

(Continued from page 22)

covered employment. Many of them became beneficiaries in 1945 or 1946 after the end of the war.

Under an insurance program that makes degree of attachment to covered employment the primary determinant of insured status, the presence of uninsured workers among persons employed in any year is not, in itself, particularly significant. It would probably call for serious considera-

tion, however, if persons employed in covered jobs over a considerable period of time, or persons who have made substantial contributions to the insurance program, failed to gain insurance protection. Analysis of the employment and earnings of workers who received wage credits in 1944 shows that neither of these conditions could have characterized more than an extremely small proportion of the uninsured workers. Nevertheless,

since recency of covered employment and the pattern of such employment—that is, the extent to which wage credits earned are spread over the elapsed calendar quarters—are factors in determining insured status, the uninsured included a few workers whose wage credits, and therefore their contributions, were fairly substantial, while a few workers whose wage credits and contributions were relatively small were insured.







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Washington, D. C.

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## Selected Reprints From *The Child*

Published by the Children's Bureau

The following articles from *The Child* have been reprinted and are available in limited quantities. Requests should be addressed to the Children's Bureau, Social Security Administration, Washington 25, D. C.

- Better Teeth and Healthier Children*, by John T. Fulton, D. D. S.
- Camps for Children With or Without Physical Handicaps*, by Juanita Luck and Betty Huse, M. D.
- Children Acquire New Parents*, by Joseph L. Zarefsky
- Children and the 1946 Session of Congress*, by Edith Rockwood
- Coordinating Mental-Hygiene Work for Children*
- Emotional Aspects of Convalescence*, by Milton J. E. Senn, M. D.
- Exploring the Problems of the Cerebral-Palsied Child* (Report on conference March 26-28, 1947.)
- A First Protection for the Child Born Out of Wedlock*, by Helen C. Huffman
- Helping the Hard-of-Hearing Child*, by Arthur J. Lesser, M. D.
- How Mary and Jimmy Grow*, by Marian E. Breckenridge
- If a Child Has Rheumatic Fever*, by Betty Huse, M. D.
- Mental-Health Services in the Health-Department Program*, by Kent A. Zimmerman, M. D.
- Mental Hygiene in the Child-Health Conference*, by Martha W. MacDonald, M. D.
- Negro Youth's Dilemma*, by Charles S. Johnson, Ph. D.
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- The Road to Rehabilitation*, by Helen J. Almy
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- Social Planning for Children With Rheumatic Fever*, by Ethel Cohen
- Special Program Helps Premature Babies to Survive*, by Janet B. Hardy, M. D.
- Stop Sniping at Parents*, by Samuel Whitman
- Take Stock of Child-Welfare Services*, by Mildred Arnold
- Ten Years of Progress in Reducing Maternal and Infant Mortality*, by Marjorie Gooch
- Wanted: A Square Deal for the Baby Born Out of Wedlock*, by Maud Morlock
- What Rheumatic Fever May Mean to a Child*, by Ethel Cohen
- When a Child Has Cerebral Palsy*, by Winthrop M. Phelps, M. D.
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